# THE RAND-McNALLY

# BANKERS' MONTHLY

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SIXTEENTH YEAR

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THE RAND-McNALLY
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## *GOVERNMENT ISSUE OF GOLD CERTIFICATES.*

The recent resumption of the issue of gold certificates, authorized by the Secretary of the Treasury, has met with general satisfaction. Up to the present time, the Government's holding of gold has increased to the extent of $33,748,572, by deposits made in exchange for such certificates, and with banks throughout the country still heavily stocked with gold, it is quite likely the Treasury will be required to strain its full storage capacity in the various sub-Treasury cities. Aside from the convenience to banks and other institutions holding gold, which results from the resumption of the issue of certificates, it cannot be doubted that such action has had a decidedly good effect upon general business conditions. The mere fact that the Government is able to renew a practice which Secretary Carlisle was compelled to discontinue in April, 1893, puts the seal upon the general confidence now justified by the country's financial strength. It may be of interest to review, briefly, the history of gold certificates. They were first authorized by Section 5 of the Act of March 3, 1863, "to provide ways and means for the support of the Government." They had their origin, therefore, in the financial legislation of the civil war. That section authorized the Secretary of the Treasury to receive deposits of gold coin and bullion with the Treasurer or any Assistant Treasurer of the United States in sums not less than $20, and to issue certificates therefor in sums not less than that amount, corresponding with the denominations of United States notes. The coin and bullion deposited were directed to be retained in the Treasury for the payment of certificates on demand. The Secretary of the Treasury was, however, authorized to issue certificates representing coin in the Treasury in payment of interest on the public debt, but

such issues were not at any time to exceed 20 per cent beyond the amount of coin and bullion in the Treasury, and the certificates were to be received at par in payment for duties on imports.

The first issue of certificates was made November 25, 1865, and during that fiscal year, which ended June 30, 1866, there were issued $98,493,660. The redemption for the same period were $87,545,800, leaving outstanding June 30, 1866, $10,947,860. Up to the time of Secretary Carlisle's suspension of the issue of gold certificates in 1893, there had been issued, including re-issues, $1,539,029,880. The highest amount outstanding at the close of any fiscal year was $157,542,979, June 30, 1890. The amount outstanding at the date of the recent resumption was $34,240,519.

The act of 1863, under which gold certificates were originally authorized, was not mandatory. It merely gave authority to the Secretary of the Treasury. When specie payments were resumed January 1, 1879, Secretary Sherman, believing that the privilege of exchanging gold for certificates at the Treasury might endanger the permanency of resumption, published an order discontinuing the issue of gold certificates. Then, as recently, there were strenuous protests made in favor of a continuance, and these finally resulted in the legislation of 1882. By Section 12 of the Act of 1882, the certificates were made receivable for customs, taxes, and all public dues, and when so received might be reissued. That act also provided that the certificates, as well as silver certificates, when held by any national banking association, should be counted as part of its lawful reserve. It was also provided that no national banking association should be a member of any clearing house in which such certificates were not receivable in the settlement of clearing-house balances. The most significant part of the act, however, provided that the Secretary of the Treasury should suspend the issue of gold certificates whenever the amount of gold coin and gold bullion in the Treasury reserved for the redemption of United States notes should fall below $100,000,000. This provision was in part an acknowledgment of Secretary Sherman's position with reference to the suspension of their issue, and the mandatory direction in the act of 1882 was the result of Secretary Sherman's assumption of discretionary powers under the act of 1863.

It is worthy of note that the only legislative recognition of the gold reserve is to be found in Section 12 of the Act of 1882, in those words which read:

"Whenever the amount of gold coin and gold bullion in the Treasury, reserved for the redemption of United States notes, falls below $100,000,000."

It would, perhaps, be much better if the Secretary of the Treasury were given discretion to suspend the issue of gold certificates at a point somewhat higher than that authorized, say, one hundred and fifty millions.

## *THE JULY BANKERS' DIRECTORY.*

The July, 1899, edition of the Bankers' and Attorneys' Directory, "The Blue Book," has been distributed, and has brought out a great deal of commendation from subscribers who appreciate the improvements made in each succeeding issue. The directory has established a reputation among bankers,

merchants, manufácturers and business men generally. Information relative to banks is accurate, complete and conveniently arranged. Maps have been revised and brought up to date.

## HISTORY OF FRACTIONAL CURRENCY.

Something of a movement is being made throughout the country to resume the issue of fractional paper currency. Several copies of a circular letter have reached the Treasury Department, and in some cases individuals are supporting with considerable vigor the movement thus inaugurated. The circular recites that "people living in the country or small towns are compelled to order many of the necessaries of life by mail from large cities. Among these are books, papers, magazines, etc. The improved methods of manufacturing have reduced the price of many of these necessaries to a fraction of a dollar. Postal money orders cannot be had in small postoffices, and are expensive as well as troublesome to obtain. The proof necessary to sustain this opinion is afforded constantly in everyday life, and will present itself to you if you will place yourself for a moment in the position of one who, living some distance from the postoffice, desires to order books, papers, or other goods by mail. The undersigned respectfully solicits your co-operation for the purpose of securing the passage of a law authorizing the printing of fractional paper currency to the amount of $25,000,000, each bill to be of the value of 25 cents. These bills to be offered for sale at 26 cents each by all postmasters. Charging an additional cent for each bill will have the effect that no more will be circulated than are actually needed. Our experience teaches us, however, that the demand for such fractional paper currency exists, and there can be no doubt that this demand is sufficiently strong to insure the sale of the proposed amount."

The postmaster at Augusta, Me., suggested that "fractional currency in the same denominations as the present subsidiary silver coins be issued by the Government, not for general circulation, but for the convenience of persons wishing to transmit small sums of money by mail."

He asserted that "there is a considerable popular demand for such currency for the purpose described, this demand possibly being augmented not only by the inconvenience of obtaining postoffice money orders, but by the additional expense of obtaining such money orders imposed by the war revenue tax."

Assistant Secretary Vanderlip has replied in a letter giving the history of postal and fractional currency, as follows: "The so-called postal currency and the fractional currency which succeeded it came into use in this country under the following circumstances: Owing to financial disturbances resulting from the war the banks of the country suspended specie payments on the 30th of December, 1861. This suspension involved the Government, and in a very short time gold, which was the principal coin in use at that time, was forced to a premium. This premium soon became so great that the subsidiary silver coins in circulation were worth more than their face value, and they disappeared. The necessity of making change in daily transactions caused merchants, manufacturers and other persons in business, to issue tickets of fractional parts of a dollar, and

these, for a time, were current in lieu of the absent fractional silver money; but, of course, the practice was speedily abused and Congress, accordingly, by the act of July 17, 1862, authorized the issue of postage and other stamps as currency, and forbade the circulation of the tickets above mentioned. It soon became apparent, however, that ordinary postage stamps furnished a very inconvenient medium of circulation, and the Government accordingly prepared a supply of what was called postal currency, which was found to be much more satisfactory. Subsequently Congress authorized the preparation and issue of $50,000,000 of fractional currency in denominations the same as those of the fractional silver coins, and this fractional currency remained in use until 1876, when, in pursuance of acts of Congress the circulation of subsidiary silver coins was revived, and took the place of the fractional paper currency which was rapidly retired and cancelled.

"The disappearance of the paper currency and the reappearance of the subsidiary coins was everywhere regarded with great satisfaction. Full experience of both kinds of money had shown that the fractional paper currency possessed no commendable qualities not shared by subsidiary silver, while in the matter of convenience, cleanliness and durability the silver was far preferable. This was the feeling in 1876. Two years later, however, the enlargement of the business of seedsmen, publishers, department stores, etc., developed a limited inquiry for means of sending small sums of money through the mails, and this gave rise to a bill to authorize the issue of fractional silver certificates. The bill passed the House of Representatives March 19, 1888, and was taken up for consideration in the Senate by the Finance Committee during the same session of Congress. At the instance of that committee the Secretary of the Treasury prepared statements showing the relative cost of paper currency and silver coins. It was shown that the actual expense of printing and issuing fractional paper currency during the fourteen years of its use was over $12,000,000, and that the loss to the people through the destruction of notes in that period was $14,000,000 more, making a total loss of over $26,000,000. The average amount of fractional currency outstanding during that period was shown to have been less than its cost. It was also shown that during a period of seven years when the fractional paper money was well established in use the cost of printing and paper alone was $6,438,473.48, it having been necessary during that period to print over 239,000,000 of fractional notes to take the place of those which came in for redemption on account of their worn and mutilated condition. It is not doubted that the cost to the people of transmitting this enormous sum to the Treasury for redemption and receiving the fresh notes in return was greater than the cost of printing and paper. During a similar period of seven years, when the subsidiary coins were in full use, the coinage necessary to maintain the supply was only $4,089,118, and the expense of such coinage was less than $82,000. This was a fair statement of the relative cost of fractional paper money and subsidiary silver coins, and the bill in question was not enacted into law.

"As to your inquiry respecting the effect of a similar currency to be used for remittances and not for circulation, you are informed that it would appear to be impracticable to make one use of the money without the other. In other

words, before fractional paper money could become generally available for remittances, it would have to be in general use for circulation.

"It is apparent that the disadvantages of paper fractional money are so many, and its advantages so few, that the use of it for circulation would speedily be objected to by the people."

## *GOLD STANDARD IN PERU.*

Another South American Republic has adopted the gold standard. The last accession to the policy of a sound currency is Peru. The sol, which is a silver coin and is accepted at its bullion value—that is, at about 32 to 1—has been until recently accepted as the standard. This silver sol contains about the same amount of silver as the United States standard dollar, and it is now redeemed at about 50 cents in gold. Hereafter the standard unit will be the gold libre, valued at $4.87, and also equal to the British sovereign. Ten silver sols will make one libre, while ten reals make one sol.

Silver is no longer coined, and paper money no longer used. The currency in everyday use is still silver, but on account of its inconvenience it is probable that the new gold coins will force it from circulation in the near future. While the gold coins are still held at a slight premium, it is said that it is more on account of their comparative scarcity than for any other reason. No banks are found in the interior of Peru, and checks are unknown. Travelers going into the interior, therefore, are compelled to carry gold or silver, and on account of its weight, if silver money in any amount has to be transported, mules have to be provided. The greater convenience of gold coin makes it more available for transport, which is another reason, perhaps, why a premium is charged in exchanges.

The country has been flooded many times with irredeemable paper currency, and the people are well acquainted with its harmful effects. These issues were made during the various political revolutions, and after the war with Chile. The exchange value of these issues at times fell as low as 2, 3 and 4 cents on the dollar. For the purpose of purchasing munitions of war and paying the salaries of soldiers, the government issued millions of paper sols during the Chilean war, which afterward caused great financial distress among the people. The efforts of the government to maintain it proved unavailing and it fell to a discount of 95 per cent in trade transactions, and finally was refused absolutely. Then came a struggle between the government, headed by the late President Pierola (who at that time was dictator), and the tradesmen. A decree was promulgated which declared the paper issues a legal tender for all transactions, and some merchants, refusing to accept it, were arrested and thrown into prison. Thereupon all other tradesmen, to save themselves from like treatment, advanced the prices of their merchandise enough to cover the discount, and the necessaries of life were advanced to enormous and prohibitive figures. Notwithstanding the attitude of the government to the tradesmen, the former continued to insist on the payment of all customs, dues and other taxes in gold, which had the effect of doubling the burdens of the people. After the institu-

tion of a constitutional government efforts were made to reform the finances, but such efforts generally ended in failure and paper money continued to be issued.

Finally the government itself became embarrassed in its efforts to maintain the currency, and conditions arose which gave it the opportunity to free itself without going to the length of absolute repudiation, but took an action which virtually amounted to the same thing, the repudiation of the decree of the former dictator. The circumstances connected with this proceeding are interesting in that they show what small things enable, and sometimes force, changes of policy upon governments. While the government under Pierola as dictator had insisted that the paper issues should be legal tender in business transactions and had thrown into prison some who had resisted its decree, the government now swung around to the other extreme, and refused to intervene when orders had been given the police authorities of Callao to arrest a merchant who refused paper money in payment for purchases. The mayor of that city asked for instructions from the capital, and received a reply from the secretary of the treasury saying that the case was one in which police authorities had no jurisdiction. Thereupon, as persons would no longer be amenable to penalties for refusing to accept depreciated currency, no one would accept it at any rate of discount, and it was left in the hands of those who happened to hold it at the time of the refusal of the government to interfere. While this action greatly embarrassed many, the government found in this simple scheme relief from the financial troubles surrounding it, for the people generally, when the attitude of the government became known, acquiesced in the action, although some troubles occurred at the capitol, which were sternly suppressed.

Silver sols now became the medium of exchange, the mints coining each week great quantities. At this time there was an export duty of 5 per cent on bar silver, but there was no duty on coined money when exported, and the silver was minted for the purpose of evading the duty on silver. The seigniorage retained by the mint for coinage amounted to 2 per cent, so that exporters of coin were saved 3 per cent. Large amounts of silver are used in the interior, the coin being shipped there, where most of it is said to be melted up and manufactured into ornaments, of which the inhabitants are inordinately fond. It is said that some of it is buried to escape the inquisition of the tax gatherers, who are ever on the alert to find something on which to levy. Therefore, when persons of the poorer classes find themselves in possession of coin which is not immediately wanted for use, they hide it from sight.

Two years ago the mints were closed to the coinage of silver. At that time the silver soles in circulation were estimated to be 4,500,000. Of these there is no doubt that many had been shipped out of the country, and a decree was promulgated prohibiting their importation. However, it is believed that many are smuggled in. As a premium of 2 per cent is paid over their bullion value, this alone would be sufficient to excite the cupidity of smugglers.

In order to force the use of gold instead of silver, the government intends to limit the circulation of silver soles to less than 2,000,000, the mints to be engaged entirely in the coinage of gold. The adoption of this policy by Peru is the result of long-continued agitation on the part of the most eminent statesmen

and representatives of the press and mercantile interests. The upper house of congress has been ready at any time to ratify its adoption, but in the lower house opposition has been so great that it has been successful in its prevention, and when finally adopted it was carried by only one majority. The opposition in the country comes chiefly from the planters and exporters. As silver was paid for wages and gold was received for merchandise, they predicted that the adoption of the gold standard would be the ruin of the country. But the results have proved the fallacy of the predictions, for wages are the same now as formerly and there does not seem to have been a material change in values, except in the case of imported goods. Before the law was passed imports were paid for and sold for gold prices, but customs duties were paid in silver sols. Now, as the government compels the payment of customs dues in gold coin there has practically been an increase of 100 per cent in values of imported articles.

The commercial prospects of Peru are of the brightest under the new policy. Foreign capital is beginning to come in, and Peru's resources, which are varied, will soon enter on a course of development which cannot help to be of great benefit to the finances of the country. Mining is one of the chief industries, deposits of gold, silver, copper, coal and petroleum being found in all sections. The mining of silver is declining somewhat owing to the closing of the mints to that metal, and more attention is being given to copper, large profits being gained by those engaged in the development of mines of that metal. A recently published statement says there are 2,314 mining claims of all classes now being worked, but it is believed that this falls far short of the actual number; at any rate, new discoveries are made daily, and all will add their quota to the wealth of Peru, thus materially aiding the establishment of other industries, which will open the avenues of trade and commerce and conduce to the welfare of all the people.

## GOLD PRODUCTION OF THE UNITED STATES.

The product of gold in the several states and territories in 1897 and 1898 and the increase or decrease of the production of each in the latter year, is shown in the following table prepared by the Director of the Mint:

| State or Territory. | 1897. | 1898. | Value Increase. | Value Decrease. |
|---|---|---|---|---|
| Alaska | $ 1,778,000 | $ 2,524,800 | $ 746,800 | $..... |
| Arizona | 2,895,900 | 2,465,100 | ..... | 430,800 |
| California | 14,618,300 | 15,637,900 | 1,019,600 | ..... |
| Colorado | 19,104,200 | 23,195,300 | 4,091,100 | ..... |
| Georgia | 149,300 | 128,600 | ..... | 20,700 |
| Idaho | 1,701,700 | 1,716,900 | 15,200 | ..... |
| Michigan | 62,700 | 100 | ..... | 62,600 |
| Montana | 4,373,400 | 5,126,900 | 753,500 | ..... |
| Nevada | 2,976,400 | 2,994,500 | 18,100 | ..... |
| New Mexico | 356,500 | 539,000 | 182,500 | ..... |
| North Carolina | 34,600 | 84,000 | 49,400 | ..... |
| Oregon | 1,353,100 | 1,177,600 | ..... | 175,500 |
| South Carolina | 84,700 | 104,200 | 19,500 | ..... |
| South Dakota | 5,694,900 | 5,699,700 | 4,800 | ..... |
| Texas | 7,400 | 300 | ..... | 7,100 |
| Utah | 1,726,100 | 2,285,400 | 559,300 | ..... |
| Washington | 419,900 | 766,200 | 346,300 | ..... |
| Tennessee | 25,900 | 16,500 | ..... | 9,400 |
| Total | $57,363,000 | $64,463,000 | $7,806,100 | $706,100 |
| Net increase | ..... | ..... | 7,100,000 | ..... |

## AMERICAN BANKERS' ASSOCIATION CONVENES.

It has been anticipated that the Cleveland convention of the American Bankers' Association will be the largest in the history of the organization. The programs of the three days of the session are rich in discussion of subjects of vital importance to bankers by recognized authorities.

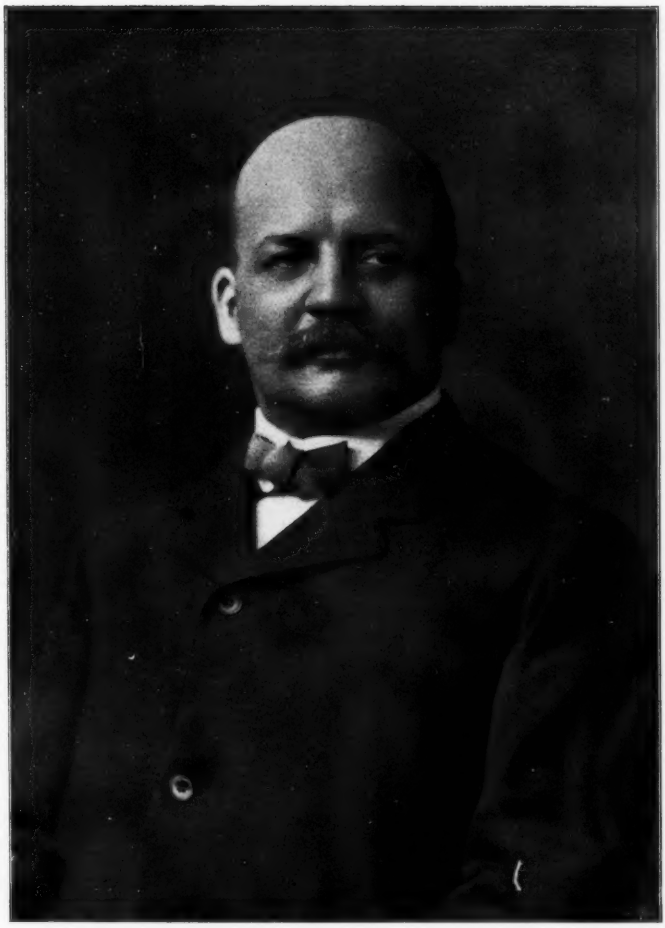
James G. Cannon, Vice-President of the Fourth National Bank of New York, will open the discussion of his favorite theme, the co-operation of banks for the purpose of systematizing commercial credits, and will also have, by way of illustration, a complete credit department in operation while the convention is in progress.

The plan contemplated will, if adopted, work a revolution in the manner of keeping track of commercial credits. Mr. Cannon's idea is to have the 3,500 members of the association combine for the purpose of giving each other information regarding the resources and liabilities of merchants, manufacturers and other considerable borrowers, so as to prevent overborrowing and fraudulent assignments. The new plan will surpass anything possible under the present systems of collecting commercial ratings by independent companies, it is claimed, and will be of inestimable value to the banks as a whole. The system, in a nutshell, is for every bank to throw open its private bureau of information regarding the status of its customers for the benefit of its business rivals in consideration of similar information from them. The attempt will be made to get the American Bankers' Association to make this feature a part of its service to its members, just as the detection and punishment of bank burglars and sneak thieves have been managed by the association without expense to its members for many years with the assistance of the Pinkerton Detective Agency.

An experienced and capable credit man is to be installed at the head of the new department, if it shall be authorized, and he will have access to the private information of every member bank. He will prosecute most of his inquiries by mail, and will answer all questions submitted to him, first, by a reference to such data as he has on hand, and then by inquiries in the banks of the city or town where the borrower resides. An elaborate filing system for recording and preserving the information gathered is a part of the scheme.

The clearing-house conference, to be held in conjunction with the annual meeting of the American Bankers' Association, promises to yield important results. As is well known, this gathering has been called for the purpose of considering the proposition of following the example set by New York a few months ago in making a charge for the collecting of out-of-town items.

The members of the association now represent 3,800 of the most prominent banks, trust companies and private banking institutions in the United States. The association was formed in 1875, the aim now being to promote the general welfare and usefulness of banks and banking interests and to secure proper uniformity of action.



**WALKER HILL,**

PRESIDENT AMERICAN EXCHANGE BANK, ST. LOUIS, MO.

Also Vice-President of the
American Bankers' Association,
now in session at Cleveland,
September 5, 1899.

## NEW SERIES OF PAPER CURRENCY.

The Treasury Department is to issue a new series of currency notes. They will be known as the issue of 1899, and will replace the notes of the denominations of one, two, five, ten, twenty, fifty, one hundred and five hundred dollars. The new notes are to be greatly simplified over those at present in use. Formerly each one of the three kinds of notes—legal tender or greenbacks, silver certificates, and Treasury or coin notes—had a separate plate or design for each denomination. As a result of this practice, there were eight different notes for the greenbacks, eight for the silver certificates, and eight for the Treasury notes of denominations from one to five hundred. Persons generally find it difficult to remember the appearance of a note of any denomination where so many plates and different designs have been used; and for the purpose of simplifying the matter it is proposed to distinguish between the silver certificates and the greenback and between the greenback and the Treasury note by the printing on the note. As far as the public is interested, it wants to be assured that the note purporting to be a five-dollar note is really a five-dollar note, and not one raised from a one-dollar note. The Secretary of the Treasury, by replacing the present issue by a new one, with only eight different forms, instead of twenty-four, hopes that the currency may be simplified to that extent, and the people thereby be better protected against counterfeiting.

Of the new issue, the one-dollar notes are now being used, and the plates for the new two-dollars are prepared at the Bureau of Engraving and Printing. Designs for the new five dollars have been submitted to the Department for approval. All the designs for the printing of paper currency are carefully examined at the Treasury Department, not only from the standpoint of beauty, but also from that of utility. The question of the beauty of the design is settled by the Secretary of the Treasury. In other respects it is examined by the secret service officers, as they are better qualified than other officials of the Department. For the five-dollar silver certificates two designs have been submitted, one bearing the vignette of Alexander Hamilton, which has been rejected; the other will be adopted, with the exception of the vignette of Washington, which has appeared upon paper currency of the one-dollar denomination for many years. It is, therefore, deemed best to substitute some other portrait, as it is claimed that five-dollar notes bearing Washington's vignette would confuse the people and permit the counterfeiter to raise the one-dollar notes to the denomination of five.

It is said that in the new issue the engraving contains more openwork than on former issues, so that the silk fiber tracings and threads at present used in Government currency may be distinctly seen. On the face of the new five-dollar note, flanking the portrait, will be allegorical figures. Under the picture will be printed the character of the note—silver certificate, legal tender, etc. In each of the upper corners will appear the figure "5," and in the lower corner

a smaller "5," each surrounded by scrollwork. To the right of the center will appear the Treasury seal, and to the left a large letter "V." In the new issues the denominations may be ascertained by the color of the seal, of the number, and of the figure, V, X, L, etc.; also, to render the character of the notes easily distinguishable, the number, the seal, and the Roman numerals V, X, L, etc., will be printed in different colors for each class. For instance, on the silver certificates the number of the seal will be red; blue on the Treasury notes, and brown or black on the greenbacks. Bank cashiers and others will thereby be enabled to separate the notes rapidly into their proper denominations without looking at their wording.

## *FINANCIAL AND COMMERCIAL OUTLOOK.*

Elsewhere in this number of the BANKER'S MONTHLY is printed an able article, written by W. R. Lawson, the eminent English writer, on subjects relating to international commerce and finance. The story of three years' commercial revival in the United States is so admirably told and so timely, that it is scarcely necessary, in reviewing present financial and commercial conditions, to more than refer the reader to Mr. Lawson's article.

The story of present prosperity can best be told by contrasts. Midsummer, six years ago, the situation was a desperate one, and the depression of that season was all the more keenly felt because, only a twelvemonth before, the country had witnessed the greatest activities it had ever known, and which are comparable with some of the enormous business movements which have characterized the last two years. For the month of August, 1899, bank clearings indicated a volume of business more than twice that of the same month of 1893, and larger by one-half than those of August in the prosperous year of 1892. Other indicia, such as railroad earnings, figures of business mortality, and bank statements, tell the same story. Perhaps the most remarkable demonstration is furnished by the iron and steel industry. There has been almost a revolution in this field, and much of the gain has been made within the last year. So far as exports of iron and steel are concerned, they have increased more than 33 per cent since a year ago. The value of exports of iron and steel, and of iron and steel manufactures, in 1896, was $41,160,000. It is an astounding fact that the value of these exports in the fiscal year just ended has more than doubled, the value for the year given by the Government report being placed at $93,715,000. At the same time imports of these products have been decreasing in a no less remarkable manner. In the fiscal year 1899 they were only about one-half what they were for the year 1896, the Bureau of Statistics report showing imports of iron and steel and manufactures thereof in 1899 valued at $12,000,000, while those of 1896 were worth $25,000,000.

A study of the following table cannot fail to prove interesting. It exhibits the development of an industry which in a short time has grown to enormous

proportions. Some very remarkable changes have taken place in respect thereto since 1880, as will be seen below:

**Production of Pig Iron in the United States and Imports and Exports of Iron and Steel and Manufactures of, 1880 to 1899.**

| Year Ending June 30— | Production of pig iron. Tons. | Iron and Steel and Manufactures. Imports Dollars. | Domestic exports. Dollars. |
|---|---|---|---|
| 1880 | 3,835,191 | 71,266,699 | 14,716,524 |
| 1881 | 4,144,254 | 60,604,477 | 16,608,767 |
| 1882 | 4,623,323 | 67,976,897 | 20,748,206 |
| 1883 | 4,595,511 | 58,495,246 | 22,826,528 |
| 1884 | 4,097,869 | 40,147,053 | 21,909,881 |
| 1885 | 4,044,526 | 33,610,093 | 16,592,155 |
| 1886 | 5,683,329 | 37,534,078 | 15,745,569 |
| 1887 | 6,417,148 | 49,203,164 | 15,958,502 |
| 1888 | 6,489,738 | 48,992,757 | 17,763,034 |
| 1889 | 7,603,642 | 42,377,793 | 21,156,077 |
| 1890 | 9,202,703 | 41,679,501 | 25,542,208 |
| 1891 | 8,279,870 | 53,544,372 | 28,909,614 |
| 1892 | 9,157,000 | 28,928,103 | 28,800,930 |
| 1893 | 7,124,502 | 34,937,974 | 30,106,482 |
| 1894 | 6,657,388 | 20,925,769 | 29,220,264 |
| 1895 | 9,446,308 | 23,048,515 | 32,000,989 |
| 1896 | 8,623,127 | 25,338,103 | 41,160,877 |
| 1897 | 9,652,680 | 16,094,557 | 57,497,872 |
| 1898 | 11,773,934 | 12,626,431 | 70,406,885 |
| 1899 | ..... | 12,098,239 | 93,715,951 |

Of course, every one is familiar with the enormous domestic demand for iron and steel products. The mills are being pushed to their extreme capacity, and orders are booked far ahead. There has been an astounding increase in the prices of iron and other metals. The Metal-Worker, in a recent issue, says: "Prices are now on a higher level than they have reached in ten years, and the consumption of products is greater by far than ever before in the history of this country." The following are given as the wholesale prices of leading iron and metal products on July 1, 1898, January 1, 1899, and July 1, 1899:

| Products— | July 1, 1898. | Jan. 1, 1899. | July 1, 1899. |
|---|---|---|---|
| Bessemer pig iron, Pittsburg | $10.40 | $10.65 | $20.00 |
| No. 2 foundry, Philadelphia | 10.50 | 11.00 | 19.50 |
| Steel billets, Pittsburg | 14.75 | 16.00 | 32.00 |
| Wire rods, Pittsburg | 20.00 | 21.50 | 42.00 |
| Soft steel bars, Pittsburg | 1.05 | 1.10 | 2.10 |
| Wire nails, carload, Pittsburg | 1.30 | 1.35 | 2.45 |
| Sheets, No. 27, Pittsburg | 1.85 | 1.85 | 2.90 |
| Lake ingot copper, New York | 11.75 | 13.25 | 18.00 |
| Spelter, St. Louis | 4.95 | 4.75 | 5.70 |
| Lead, New York | 3.95 | 3.92½ | 4.45 |
| Tin, New York | 15.20 | 19.70 | 26.50 |
| Tin plate, domestic, Bessemer, 100 pounds, New York | 2.85 | 2.90 | 4.05 |

There is considerable activity in the boot and shoe trade, shipments from the East having been for three weeks of August 306,000 cases, as against 271,000 for the same period last year, and 267,000 for the same period in 1897. These latter shipments were regarded as high record figures in that they exceeded even the heavy shipments of 245,000 cases for the same three weeks of August, 1892. Prices for boots and shoes have slightly advanced.

Woolen mills are also being pushed to their full capacity to supply present orders, and there is considerable activity in cotton manufactures. The cotton year, which covers statistics relating to the raw product, begins September 1st. The crop for the year just closed is figured at 11,233,000 bales, as against 11,056,000 bales for the year ended August 31, 1898. Exports of cotton for the year now closed have been something over 170,000 bales short of last year's record. The announcement is made that if next year's consumption should be at the same rate as that of the one now closed, a new crop of 10,000,000 bales would meet all demands, without reducing the supply now held in stock.

The enormous production of gold in the United States, Australasia, and South Africa is beginning to excite the attention which the subject deserves. It has been estimated by the Director of the Mint that the world's production for 1898 was $288,000,000, and it is expected that the current year will show a world's production reaching probably $325,000,000. The output of the African fields, which now lead the world, is estimated to have been $80,000,000, while the United States and Australasia are credited with $64,000,000 each. Russia stands fourth in the list of gold-producing countries, with a record in 1898 of $25,000,000, nearly all the product of placer mines. Nearly the entire product of the South African, Australasian and American fields comes from veins, most of which are of the low-grade character now being so successfully worked by means of improved processes, both in mining and treatment of ores. It is a remarkable golden era through which we are passing, and one which has its counterpart only in the period following the discovery of gold in California, from 1848 to 1859, when more than $600,000,000 in the yellow metal was added to the world's supply. To understand fully the enormous development which has taken place in gold mining throughout the world, it is only necessary to say that the world's product has increased from $118,000,000 in 1890 to more than $300,000,000 in 1899, and during that time the United States has increased its output of gold from $32,000,000 to more than $70,000,000. It will be recalled that in a recent number of THE BANKERS' MONTHLY the Director of the Mint stated that the new gold from the mines available for monetary use this year will be as great as the aggregate of both gold and silver available for that purpose five years ago at the ratio of sixteen to one, and that when we enter upon the next Presidential campaign the amount of new gold annually available for monetary use will be as great as the amount of both gold and silver available in the year of the last Presidential campaign.

## *INTERNATIONAL COMMERCIAL CONGRESS.*

Subjects of great importance to American interests will be presented by men of national influence and reputation at the International Commercial Congress to be convened at Philadelphia October 10th, during the National Export Exposition. The following is a preliminary list of subjects suggested for discussion by the various delegates appointed to the Congress, which, with subsequent additions, will serve as a basis for the final programme. For the final choice of subjects all suggestions from visiting delegates will be welcomed.

## FOREIGN TRADE IN GENERAL.

Advantages possessed by the United States indicating for the country a commanding position in foreign enterprise.
Foreign trade as a factor in the stability of national life.
Political influence of nations and its dependence on the development of foreign trade.
Necessity of a constant attention to foreign trade and of adapting methods and goods to the requirements of the markets.
Import duties and their effect on foreign trade.
Reciprocity in its relation to fostering export trade.
Export bounties and differential duties.
The revival of the American merchant marine.
Navigation laws and domestic shipping.
Steamship subsidies as a factor in the development of trade.
Sea power and its influence on foreign trade.
Higher commercial education and its relation to foreign trade.
Present state of commercial education in foreign countries.
Would the proposed new department of Commerce and Industry for the Government of the United States aid in increasing our foreign trade and strengthening foreign relations?
Advantages of a uniform classification of commercial statistics, the methods to be adopted through international conferences.
Desirability of uniformity of custom house entrances in all countries.
International arbitration from a commercial standpoint.
International boards of arbitration for the settlement of trade disputes.
Effect of a trained diplomatic service on foreign trade.
Need of a regular classified consular service.
Sample warehouses and their effect on trade.
Railroads and their influence in developing foreign trade.
Desirability of publication of all important government tenders in one medium and in sufficient time to admit of bidding from all nations.
Pro and con of the universal adoption of the metric system.
American cotton exports.

## PARCELS POST.

Advantages of an extension of international parcels-post facilities as a stimulus to American export trade.

## INTEROCEANIC CANAL.

The advantages to all nations of an Isthmian canal.
Alterations in trade and trade-routes that would follow the construction of the canal.
Increased American influence in Asia from the canal.
Increased American influence in Australia from the canal.
Increased American influence in South American from the canal.
Advantages of the Nicaragua route.
Advantages of the Panama route.

## INTERNATIONAL BANKING AND CURRENCY.

International banking in its relation to trade.
Opportunities of an international American bank.
Export banks and their advantages in foreign trade.
International credit systems and their prospects.
Commercial advantages of an international currency.
Value of international companies for the insurance against loss of accounts in foreign countries.
Need of international laws concerning bankruptcies, patents and trade-marks.

## OUR NEW SPHERES OF INFLUENCE.

The future of Cuba.
Value of Porto Rico.
Dominant position of the United States in the West Indies.
The Hawaiian Islands as a field of production and as a commercial entrepot.
The Philippine Islands and their commercial value to the United States.

## WEST INDIAN SECTION.

Future of the British West Indies.
The West Indies in relation to the interoceanic canal.
The position and resources of Jamaica.
Commercial relations between the United States and Bermuda.

## LATIN AMERICAN SECTION.

Application of the Monroe doctrine to American republics.
Interest of England and the United States in preserving the autonomy of the American republics.
Industrial development in South America.
Cattle and grain production in the River Plate countries.
Opportunities for investment in the tropical sections, Amazon Valley and Ecuador.
Mineral wealth in the Andes districts.
Effects of fluctuating currencies in Latin-American progress.
Need of a greater diversity of production and a more varied demand from the United States.
Railway development in South America.

## ASIATIC SECTION.

An "open door" policy in China and the need of vigorous action by the United States.
The transition of China and its importance in the world's trade.
The new independence of Japan and its relation to the world's trade.
Trade interests in Korea.
Prospect of commercial development in Korea.

## AUSTRALIAN SECTION.

Australian federation and its commercial outcome.
Commercial Australia.

Banking in Australia.
Opportunities for American manufacturers in Western Australia.
Best methods of introducing goods into Australia.
Transportation in Australia.
Commerce in New Zealand.
Mining developments in Queensland.
Coal mining in Australia.

SOUTH AFRICAN SECTION.

The South African situation and trade prospects.
Great Britain and the Transvaal.

EUROPEAN SECTION.

Commercial aspect of the European labor problem.
Importance of European markets.
Commercial value of forests.

CONCLUSION.

The growing commercial power of the United States.
The commercial outlook for the coming century.

## *A MODEL BANK CASHIER.*

A model bank cashier rarely allows anger to influence him. We say rarely, because there are no perfect men anywhere. And again, rarely is the proper term, because the occasion must be extraordinary and of such a nature as to require indignation.

When it is necessary to preserve a full measure of respect it is a duty to "get mad." This may seem a strange statement. The anger shown should consist mainly of the repelling spirit which is a true sign of courage and honesty. There need be none of the lowering qualities such as vindictive or even vulgar language, but that scorn which curls the lip and puts sarcasm into the speech is a fine quality, and should be controlled and not repressed.

The bank cashier comes in daily contact with all classes. In the smaller and country banks he is both paying and receiving teller. His position requires affability and yet dignity. Behind him there is an institution whose even, open work must appeal strongly to the whole community. The cashier is its representative. He must embody to a certain extent its characteristics. And he must still be—a man. He must have will, purpose, warmth—warmth of manner which comes from kindly feeling, not the affected and cold politeness of the money maker with the metallic voice.

In this constant intercourse with the public, sooner or later the egotist and boor will be encountered. The reserve force of the officer will be called upon to withstand the superior airs of the one and the ignorant roughness of the other. He must maintain his equipoise. He is the servant of the customer and of the bank, and should not be menial upon the one hand nor arrogant upon the other.

The cashier, first of all, is a student of human nature. He is called upon to adjust differences between customer and clerk. Wherever the interior workings of the bank touch the outside world, his is the decisive word. He constantly

studies the peculiarities of the customer and equally strives to please without compromise.

It is very easy to drive customers away from a bank. Too often the idea prevails in the depositor's mind that he is conferring a great favor upon the institution by doing business with it; he forgets the corresponding return of faithfully caring for his money. With this view he is disposed to be exacting, and in a few instances he even uses his account to wrest undue accommodation. There is a point, of course, where this should cease, and the cashier must often decide.

In some cases infringements of accepted banking rules must be borne. While one may be impatient at trifles, another will be restive at restriction; one anxious to conform to regulations, however minute, another over-desirous to obey all the larger laws which go to make up safety and orderly business. Temperament, also, must be measured. Every customer has his own nature, his own views of himself, business, and the bank; these are to be treated at all times with deference and respect. The cashier is not an instructor in business forms. Many of his customers know more about general business than he does. And yet, when it is desirable, his patience in explanation should be inexhaustible.

The cashier, though he would be popular through courtesy and kindliness, should preserve his own individuality. On this depends his true success. His outward and usual manner is worn, even as his clothes, conformable to the prevailing fashion. But there is that within him which passeth show, which stands for integrity and ability, which lends character to the institution that employs him; something ingrained, fine, unchangeable, full of feeling and honest human interest, which draws men to him in friendship strong as hooks of steel. This inner man once learned by the customer, a mutual response renders business pleasurable and noble.

All bank officers should keep out of active politics; bossism is not conducive to business.

The cashier should be as courteous to his competitors as the dignity of a useful calling demands; should co-operate with them in upholding the rights, privileges and profits of the corporation.

Inside the bank a cashier is master. Here clocklike regularity should prevail.

There are countless interruptions and annoyances connected with the day's work in a bank. But the model cashier hears them with equanimity and moves the business along steadily to the climax of the closing hour. The balance is the test of accuracy, and should be accomplished immediately on closing. And when all the strands of the day's business are gotten together into one showing, and progress noted, there should be no more work until the morrow.

It is a good rule to instill into the clerks that accuracy is never to be sacrificed to speed. Both are necessary, but speed without accuracy is a disadvantage to everyone about. The longest way round is sometimes the shortest way through. The nervous ambition of the new clerk to try every short method in books and figures should be checked. There should always be liberality,

but no change should be made in bookkeeping until the last detail be worked out beforehand.

Familiarity breeds contempt. The attempt to put clerk and cashier on an equality will prove a failure. Appeals to reason often only excite the clerk's vanity. There is always some two-by-four clerk who imagines he ought to run the bank, and the more you argue with him the less he thinks you know. Never employ a fool or a knave.

The important side of the cashier's character is now to be mentioned—knowledge of business and legal forms. Executive ability cannot thrive without knowledge. Energy and decision are useless without direction.

No piece of paper crosses a bank counter, no word is written thereon, which has no legal significance. To know the bearing of every indorsement, the form and weight of every written instrument, the lawful rights of every party thereto, this is stock-in-trade for the alert cashier.

The bank is a machine, and every part should be known. The bank is also an artificial person who acts through the cashier.

Under the national banking act and the decisions thereon, the cashier's duties are defined. But there is no time to consult a lawyer at every step in the rapid movement of business transactions. The cashier cannot know too much of the great underlying principles upon which negligence and torts are based. The law of commercial paper is intricate and voluminous, a legal study and specialty within itself. The cashier should know at least enough to obtain caution.

In a word, the model cashier is courteous, studious, courageous, tireless, alert, commanding, practical, at once a scholar and a gentleman.

CHARLES W. STEVENSON.

## *CURRENCY REFORM IN CHINA.*

By foreign financiers China is commonly regarded as a silver-using country because the larger operations of trade are commonly reckoned in the white metal. Silver commonly goes by the Chinese ounce or tael, and is not coined. Free coinage of a precious metal at a government mint and the use of bullion of a given weight and fineness do not differ in principle, but only in convenience, since, under free coinage, an American eagle passes merely as a certified quantity of gold, and, generally speaking, it is worth just what it weighs. China's finances are, therefore, on a silver basis in the same manner that Great Britain's are on a gold one, although there are no imperial silver coins. China's finances are also based upon another metal, i. e., copper. The only imperial coin recognized as legal tender in the country is the copper cash. The land tax is assessed in copper, and all retail transactions, as well as many wholesale operations in trade, are conducted in terms of copper cash. China is a bimetallic country, but in a very different sense from that which bimetallists in this country advocate. In China the two metals which compose the currency circulate independently. No Western country has ever attempted to use two metals as currency without fixing the ratio between them. If silver and gold

have been used, they have circulated at the ratio of 15½ or 16 to 1. China admits both metals as legal money, but makes no attempt to fix a ratio of exchange. The Chinese use of silver bullion is in principle the same as the foreign use of a precious metal in the form of coin with free coinage. To establish the point that China uses two metals independently of one another it is necessary to show that there is practically free coinage of copper cash, i. e., that the supply of cash under the present system of coinage is practically unlimited, so that the value of copper is always approximately equal to the value of the copper it contains. The copper cash are on the same basis that they would be under free coinage in Western countries; that is to say, they circulate theoretically at bullion value for two reasons, first, the irresponsibility of the mint directors, and second, the ease of counterfeiting cash.

Mints are established in all the provinces, and the directors of the mints are at liberty to issue as much cash as they please. If the amount of the cash was carefully limited, then cash might circulate at a fictitious value as a subsidiary coin, but it is evident that whenever the market rate for cash rises above the market price of the copper contained in the standard cash the Director of the Mint has a strong inducement to convert bullion into coin, and he will continue to do so until it ceases to be profitable, or until the coin is worth the same as the bullion. This is precisely what happens under the system of free coinage in Great Britain, and explains why the sovereign always equals, approximately, its weight of gold bullion.

Assisting the Mint directors in China in their natural efforts to keep the cash at bullion value there is an army of counterfeiters. Cash are cast, and are not minted or stamped, and the processes used at the Government Mint are so crude that almost any coolie can turn out coins equal in finish and appearance to the authorized issue, and that with the simplest homemade appliances. Of course, the counterfeiter not only helps on free coinage, but he also debases the coin for his own profit.

In the Chinese monetary system, then, there are in use two kinds of metallic money, between which there is no ratio of value. It is as if free coinage of gold and silver obtained in any Western country with daily variations in the relative values of the national coins. The result of this system is that the uncertainty of trade—the gambling element—is doubled. If gold or silver is the only monetary standard, the fluctuations in relation between gold and silver affect the trade disastrously between two countries using the different metals, but domestic trade feels such influences but slightly. But if two metallic moneys are used independently, side by side, in the same country, especially when one of the metals rank only as a commodity in the markets of other nations, then the uncertainty of foreign exchange is reproduced in every domestic transaction. If one has a silver dollar in Mexico, it represents uncertainties in one line only. It is uncertain as to how much New York produce it will buy, because it must first be exchanged for gold; but for Mexican produce a dollar is a dollar. But if considered in regard to China, other uncertainties are seen. It cannot be guessed how far it will go on a London bill that is coming, and since it has to be exchanged for copper before the necessaries of life can be purchased, it cannot

be guessed how far it will go toward buying the dinner for a family. Some one will say: "Why this second uncertainty? If copper is more valuable, one will get less copper for the silver dollar, but more produce for the copper; and if copper is cheaper, one will get more copper for the silver, but be able to buy less produce for each copper coin." Theoretically, this ought to be true, but practically, all political economists recognize the fact that retail trade is intensely conservative. In the retail markets prices do not vary from day to day, or even from month to month, with anything like the wideness of range shown in the wholesale markets. In course of time a depreciation in the intrinsic value of the money will make itself felt in the retail market, but a comparatively long period of time is required to produce this effect.

So far nothing has been said about the debasement of the copper cash, but we have proceeded on the reasoning that the copper used in retail trade was in the form of bullion or standard coin. The facts concerning the debasement of the cash are interesting, and the effects of the debasement need to be considered before the present situation can be fully understood. From the middle of the seventeenth to the end of the eighteenth century, the cash usually contained twelve one-hundredths of a Chinese ounce of copper, though there were some special issues containing fourteen one-hundredths of an ounce. Nothing has been found in Chinese records concerning the weight of the coins issued early in this century, but by an imperial edict of 1886, cash were authorized which contained eight and one-half hundredths of an ounce, and were composed of copper and spelter in equal proportions. The cash now issued from the Tien-tsin mint contains about one and one-half hundredths of a Chinese ounce of copper, and one-hundredth of an ounce of spelter. This means that the legal cash of one hundred years ago contained eight times as much copper as the authorized cash of to-day, and the cash of thirteen years ago contained almost three times as much copper as that now in use. This relates to cash issuing from the government mints, and not counterfeit cash.

When the government mint issues new cash, lighter than the old, it passes for a short time at the price of the old, since the Chinese are not accustomed to great accuracy. This temporary inflation of the value of the new issue means, of course, so much profit in the hands of the mint authorities, but on the well-known economic principle that bad money drives out good money, the old heavy cash gradually disappears. They are melted down to be converted into lighter coins, and the average weight of a string of old and new cash gradually becomes less under this process, till it reaches the level of the most recent issue. The people of some communities, however, are so conservative that they continue to use the old cash for a considerable time, and reject the new, or take it only at a discount. It has been observed recently that the cash current at Tien-tsin is not current at par over a hundred miles from that city, and the conclusion has been hastily arrived at that that province is suffering from an excess of counterfeit coin. However, this is not the whole of the explanation, nor the principal part of it. The genuine cash of the past two years does not pass current in the country back from Tien-tsin.

Counterfeiting has no doubt helped and hastened the depreciation of the

cash, which the government itself has been bringing about, but it will be readily seen that the action of the government mints has made it profitable for private persons to convert the old cash into counterfeit new ones of the same quality and weight as the new government issue. The rapid deterioration of the cash during the past fifteen years has found its counterpart in the depreciation in the value of silver, and the desire to keep the relation between the tael of silver and of copper cash somewhat uniform has no doubt been a reason which has had influence with the government in debasing its own currency. Every person who has had silver to spend in China during the past fifteen years has benefited by the reduction in the weight of cash, because he has obtained more pieces of cash for his silver than he could otherwise have done, and the conservatism of the retail dealer has prevented prices advancing as rapidly as the copper money has deteriorated. Those who suffer are those who sell at retail, but the adjustment takes place gradually, and is not realized by the victims. At present, those who live in Tien-tsin are using lighter cash than those who live one hundred miles in the interior. This is an advantage to those in the city in making retail purchases of local products, and a disadvantage only so far as they have to purchase products from a distance where the old and better cash is still current.

We come now to that which has given interest to the cash question during the past few months. So long as the process of depreciating the cash kept on side by side with the depreciation of silver, the people were not particularly troubled. It was natural that silver should gradually lose part of its domestic purchasing power, but the lightening of the cash had a tendency to delay the evil day. Users of silver had cause to congratulate themselves that, though meat and vegetables in tins put up in gold countries might be dearer, yet fresh meat and vegetables could still be bought for about the same amount of silver as before. A few months ago, however, there was a rude awakening. Without any change in the foreign exchange rates of silver, the retail purchasing power of the tael and dollar suddenly fell off 20 per cent, because the amount of cash that could be obtained for the dollar of tael fell off to that amount, and retail prices of local products in copper cash, as usual, remained practically the same. Now, if the argument has been correct that copper cash under Chinese conditions of issue ought to circulate at approximate bullion value, the explanations for this change would have to be looked for in the foreign quotations for copper. It is enough to state, in general terms, that copper has been forced up to an artificial price, and that it happened at a time when the exchange rate for the dollar fell in Tien-tsin and other ports in China. This is believed to be the whole explanation of the present difficulty.

To restate the case: There is practically free coinage of cash; therefore, cash always tends to circulate at bullion value. The price of copper has suddenly risen; therefore, the price of copper cash has suddenly risen. Retail trade is always conservative; therefore, prices remain in cash what they were before the rise in the value of copper. The final result, then, is that all householders who are paid either in silver or gold have suffered a shrinkage of income to the exact extent that copper has been forced above its normal price by the

foreign operators. It is believed that the copper trust is solely responsible for the so-called scarcity of cash in China. In the present difficulty, relief may come in two ways without any currency reform; first, if copper remains at its present price for a long time, prices of native produce will slowly fall to meet the higher value of copper. This process will be slow and incomplete. Second, a more hopeful prospect is that competition will break the trust, and copper fall to its former price in the foreign market.

It is evident that the present state of Chinese currency is exceedingly unsatisfactory. Even if copper falls in price so that it takes a larger number of cash to make a dollar, it will still be unsatisfactory, for the people will be subjected to all the uncertainties of foreign exchange in domestic transactions; and those engaged in the export and import trade are hampered by a double uncertainty—on the one side the foreign, and on the other the domestic exchange.

A solution of the difficulty has been proposed which seems attractive on account of its simplicity. It is that the government shall decree that 1,000 copper cash shall equal $1. If it is generally understood that trade is to be conducted on that basis, many things become easy and satisfactory. The salaried man gets a good quantity of cash for his silver dollar, the retail dealer sells for the same number of copper coins as before, and all parties are satisfied. This is simple, and sounds easy, but it is impossible. Foreigners in China are so accustomed to the use of copper coins as subsidiary coinage in foreign countries that it would be hard for them to realize the essential difference between the Chinese cash and the American copper cent. In the United States a copper cent is merely a token. It stands for the one-hundredth part of a gold dollar, but its intrinsic value is only a small fraction of its nominal value. In effect it is only a promissory note of the United States Government, written on copper instead of on paper. It is protected from counterfeiting in three ways; first, by the vigilance of the Government; second, by the difficulty of producing a minted coin; third, by the difficulty of marketing the counterfeit coin, owing to the fact of its limited legal-tender quality, it being legal tender for amounts less than 25 cents. Chinese cash, on the other hand, cannot be considered subsidiary coinage in any sense. They are theoretically supposed to circulate at the value of the copper which they contain, and under the condition of issue they practically do circulate at approximately their bullion value. Any attempt to fix the price of cash, therefore—other conditions of the currency remaining the same—would be precisely like attempting to fix the price of rice, wheat, or any other commodity. The laws of supply and demand will rule prices in spite of legislation. If the copper in 1,000 cash is worth more than $1, dealers will not part with 1,000 pieces for a dollar, and any attempt to force them would cause the cash to disappear and sell in the form in which it is worth the most. On the other hand, if the copper in 1,000 cash were worth less than a dollar, the market would be flooded with cash, and the men would sell more than 1,000 for a dollar. So long as the value of copper and spelter enter into the problem, an arbitrary rate of exchange cannot be maintained. Therefore, it seems clear, contend reformers in China, that there is only one way to reform the currency. The government must abandon entirely the second of its two monetary units, and base the finances for the present consistently on a silver basis. There should be no copper coins in circulation, except as subsidiary coinage in the foreign sense, that is, as tokens and pledges of silver. To institute this reform the following measures seem to be necessary:

First. The establishment by edict of the silver dollar and its subsidiary silver coins as the only legal tender for taxes, government dues, and charges upon railway, steamers, and other enterprises under government control, as well as in all mercantile transactions.

Second. The minting of a small bronze coin, considerably less valuable than the present cash, to pass as a token for the one-thousandth part of a dollar. This coin must be considerably less valuable than the present cash, because the government must guard against the danger of the copper token becoming more valuable as copper than its rating as a token of silver. If that should happen, the coins would be melted down and disappear from circulation. These token cash should be minted by machinery in order to increase the difficulty of counterfeiting.

Third. The same edict that makes silver legal tender for all dues, should limit the legal tender quality of the subsidiary copper coin to payments of less than 25 or 50 cents.

In order to be really effectual, the currency reform should be undertaken by the Chinese government, and not by the provincial authorities. If it were possible for one province alone to adopt a new system of currency, the trade between that province and the next one would be greatly hampered by the fact that different kinds of money would be used. However, if the central government refused to act, it would probably be advantageous to have the currency of one province placed on a satisfactory basis for the improvement of trade within that province. Any more local scheme than one which would include a whole province would be doomed to failure, and if by any possible chance it did become established, it would certainly work mischief to trade by loading upon domestic trade in every direction the burden of what would be practically foreign exchange.

It is thought that the difficulty which the government would meet in reorganizing the currency would not come from the common people. The Chinese in Hongkong have not objected to the rational system of Hongkong, and the people of Kwangtung have made some attempts to imitate the foreign system in a private way in the villages of that province. The banking and cash shop interests will oppose any reform, but it is believed the mass of the people would readily and gladly accept it. Real opposition to currency reform will doubtless come from the officials, for a considerable part of the emoluments of the official classes come from juggling between silver and copper. They can be counted on to resist any change in the present system. Many reforms in China are waiting until the officials of the country are put upon adequate salaries, and so released from the necessity of making a living by trickery.

The whole question of the practicability of currency reform in China, therefore, resolves itself into this, Is the central government strong enough to enforce its edicts, not upon the people, but upon the officials whom the central government creates?

## *TRUSTS TO BE DISCUSSED.*

On September 13th a conference of economists, merchants, bankers, and others, will be held at Chicago to discuss the so-called trust-combination question. This conference was initiated by the Civic Federation of Chicago. The objects of the conference are purely educational, and there will be discussions of the uses and abuses of the so-called trusts, embracing also the subjects of transportation, labor, and industrial and commercial combinations. The committee on arrangements has sent out 20,000 blanks, asking for data and opinions

on the appended subjects, which are printed in the BANKER'S MONTHLY to enable its readers to gain some idea of the scope of the inquiry. It is said that already hundreds of answers are being received in every mail, and the data which the promoters of the conference are securing will doubtless be of great value.

## TO ECONOMISTS AND FINANCIERS.

First. Should the combination of producing agencies be expected to increase or decrease the cost of production? If either, ought it therefore to be beneficial to society or the reverse?

Second. If the effect is to decrease the cost of production, to what extent will the consumer profit by such decrease?

Third. Regarding the combinations as channels for the employment of capital, do you consider that the placing on the market of large amounts of share capital in such combinations is a thing to be desired, or does it contain any dangers either to (a) the individual investor, or (b) the financial system of the country?

Fourth. Regarding the combinations as employers of labor, what should be their effect on wages or on the condition of the wage-earner?

Fifth. What is likely to be the result of the process of combination on the wholesale and retail dealers, or middlemen, and how will society be affected by such result?

Sixth. Do you regard the tendency to combination with any apprehension on the ground that it does or may create monopolies contrary to the general welfare?

Seventh. Is the combination likely to be of benefit to the country in the competition with other nations for the world's trade or is it likely to be detrimental?

Eighth. Are there any other points at which the formation of combinations affects the public interest, injuriously or otherwise, not suggested by the preceding question?

Ninth. Do you regard labor organizations as in the same category with other forms of combination or ought public opinion to differentiate between them and what are commonly known as "trusts?"

Tenth. What is your opinion of the desirability, or otherwise, of the consolidation or combination of railway companies into large systems?

Eleventh. What, if any, legislative action is in your opinion desirable for the regulation or restraint of combinations, either by Congress or by the State Legislatures?

## TO COMBINATIONS.

First. How many organizations were included in your combination?

Second. What was their aggregated capital?

Third. What is your capital now?

Fourth. What (if any fixed) rate of dividend is to be paid on this?

Fifth. What, if any, dividend has already been paid?

Sixth. What is the present number of your shareholders?

Seventh. What percentage of the products in your line is turned out or controlled by your company?

Eighth. What has been the effect of the consolidation on the prices of the articles manufactured?

Ninth. What has been the effect of the consolidation on the employment of men? Please give, if you can, comparative figures of the number of men employed by the several companies before consolidation, and by your company now.

Tenth. What has been the course of wages since the consolidation?

Eleventh. Have you succeeded in extinguishing competition in any direction since your organization?

Twelfth. If so, will you state how it was done?

Thirteenth. What, if any, effect, beneficial or otherwise, has your consolidation had in the direction of regulating credits granted to dealers?

Fourteenth. What, if any, legislative regulation do you consider the present situation requires?

## TO OFFICERS OF RAILWAYS.

First. Is your system, as it is at present, composed of the consolidation of any number of smaller companies? If so, will you please tell us how many companies have been absorbed by or consolidated with you; and what was the mileage controlled by each at the time of consolidation?

Second. What have been the results of such consolidations to the public in (a) rates? (b) convenience of service?

Third. What have been the results to the employes in (a) wages? (b) number of men employed? (c) conditions of service?

Fourth. What have been the results to investors in (a) the dividends or interest paid? (b) the increase or decrease of the value of the property? (c) in the diffusion or concentration of the invested capital?

Fifth. Has the result of the consolidations accomplished been to relieve your road from competition, or has it intensified the competitive conditions?

Sixth. What has been the effect on rates of combinations or the organization of "trusts" in industrial lines? Has there been or is there any discrimination in favor of such combinations to the prejudice of the smaller shipper? If there has been or is such discrimination is it a necessary condition or, if not, how can it be avoided?

Seventh. Does the consolidation of railways tend to increase the chances of such discrimination in favor of the "trusts" to the prejudice of the smaller shipper, or does it tend to decrease it?

## TO WHOLESALE DEALERS.

First. Are any of the articles in which you deal manufactured by a combination or "trust?"

Second. If so, will you please state what proportion—that is to say, about what percentage of your business is done in "trust" goods?

Third. If you care to do so, will you specify the articles you handle which are, and those which are not so made? Made by a "trust." Not made by a "trust."

Fourth. To what extent are you able to buy the goods which are made by a "trust" from sources outside of that "trust?"

Fifth. What has been the course of prices of the goods manufactured by the combinations before and since such combinations were formed?

Sixth. To what extent do you ascribe the changes which have occurred to the fact of combination, and to what extent are they due to other causes, as to the change in the general conditions of business, etc.?

Seventh. What is your opinion of the general effect of the combinations in your line on (a) the trade, or the distributor, and (b) the public, or the consumer?

## TO CONTRACTORS AND MANUFACTURERS.

First. What, in your experience, has been the effect of the organization of industrial combinations or "trusts" on prices?

Second. Supposing (as is generally believed) that prices in general are higher in the United States to-day than they were a year or two ago, to what extent do you ascribe such increase to the formation of "trusts" or combinations,

and to what extent is it due to the general change in business conditions or to other causes?

Third. Can you give any comparisons showing the course of prices of "trust"-made goods and of goods in lines in which no "trust" exists.

Fourth. (a) Do you usually get more or less prompt delivery from a large combination than from an individual manufacturer? (b) Does your experience show that the large combination or the individual manufacturer is the more likely to keep the quality of goods up to standard? (c) In your relations with them in general, in the matter of credits, etc., has it been better to deal with "trusts" or with an individual manufacturer?

Fifth. Please cite any instance in which you consider that a "trust" has pursued methods which are injurious to trade as a whole or to the interests of the community.

Sixth. Having regard now to railway combinations only, is it better for the shipper to deal with large systems or with routes of transportation companies composed of several smaller roads?

Seventh. Having regard now only to combinations of labor, what has been the effect of labor organizations on (a) the price of labor? (b) the conditions in dealing with labor?

Eighth. Please cite any instances in your own experience in which you consider that a labor organization has pursued methods which are injurious.

## TO LABOR ORGANIZATIONS.

First. What, if any, change has taken place in the condition of your members since the "trusts" were organized in the matters of (a) state of employment, (b) wages, and (c) hours of labor? Please give statistics as fully as you can.

Second. Please state whether, in your opinion, the changes, if any, mentioned in your reply to the last question, have been altogether owing to the formation of the "trusts" or if they have been in any measure due to changes in the general business conditions, or to other causes.

Third. How do (a) your wages and (b) your hours of labor, as a result of organization, compare with the wages of the unorganized in your craft?

Fourth. If any changes have taken place since the formation of the "trusts," have the changes affected equally the members of your organization and the unorganized members of your craft?

Fifth. Have rents and the prices of the necessaries of life increased or decreased since the "trusts" were formed? Please give figures as fully as possible to show the extent of such increase or decrease.

Sixth. To what extent do you ascribe the increase or decrease above mentioned to the "trusts," or to what extent is it due to changes in the general business conditions, or to other causes?

Seventh. Has the purchasing power of your earnings, since the formation of the "trusts" been greater or less than it was before?

Eighth. What has your organization done to improve or change the conditions, moral or material, of labor in your craft?

## TO COMMERCIAL TRAVELERS.

First. How many commercial travelers in your immediate vicinity have lost their positions owing to the organization of combinations?

Second. What effect have these combinations had on the salaries of commercial travelers retained in their employ?

Third. What, if any, has been the effect of combination on the selling prices of goods?

Fourth. To what extent do you ascribe the change in prices to the fact of combination in itself, and to what extent has it been owing to the general change in business conditions, or to other causes?

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## NEW FORM OF MONEY ORDER.

The Postoffice Department has adopted a new form of domestic money order, which will be introduced gradually, or as supplies of the old form become exhausted, at the various postoffices throughout the country, after the 4th of September.

The new form is somewhat smaller than the order now in use. Its dimensions are about those of the ordinary bank draft. It has two adjuncts—the advice, or notification to be sent by the issuing to the paying postmaster, is a reproduction of the order through the use of carbonized paper (the manifold process), and a receipt for the amount to be furnished by the issuing postmaster to the remitter.

On the back of the order a separate space has been provided for the stamps of banks through which it may be passed for collection.

In color the order is blue, having a light blue ground, with fine, closely interlaced, tinted lines of geometrical lathework, of darker shade. In the center is an escutcheon bearing the words, "Postal Money Order" in shaded capital letters of the same two tints of blue. The tint of the order and the lathe-work will serve to prevent imitations; but, as an additional safeguard against counterfeiting, a horizontal water-mark, composed of the initials U. S. M. O., in broad, capital letters, has been wrought into the paper on which the new forms are printed.

Through the process mentioned, the order and the advice are produced simultaneously. By the same operation the essential particulars of name of payee, date, amount, and place of payment, as written in the order, are duplicated, or reproduced, and made to appear in the advice precisely as in the order. The liability to mistake is thus greatly lessened, and a saving of time effected. Discrepancies between order and advice, which, by entailing additional correspondence and causing delay in payment, have heretofore been a source of annoyance to the department and postmasters, as well as to remitters and payees, are prevented, and absolute uniformity between the order and advice insured. The dispatch of advices, which hitherto have not been made out until after issue of the orders, will also be accelerated.

The receipt, which is to be furnished by the issuing postmaster to the remitter, showing the number and date of the order and the amount for which issued, is also, in the main, a reproduction, by the carbon process, of the writing and stamping on the order, hence must necessarily agree therewith. The adoption of a receipt has not hitherto been practicable. It will tend to popularize the postal money order, supplying more than all else what was needed to make it, in the estimation of the public, a perfectly satisfactory vehicle for the transmission of small sums. Possession of the receipt will give the remitter a feeling of security. On the back of it he may make, for his own convenience, a memorandum of the name and address of the person to whom the remittance is made and the purpose for which it is sent. Production of the receipt will greatly facilitate reference to the records if it becomes necessary for the remitter to make application for a duplicate order or inquiry as to whether the original has been paid; and here again a saving of time will be effected.

In shape and size the new order is deemed a decided improvement over any other form of money order hitherto adopted by the department. Its dimensions being about those of the ordinary bank draft, it may be conveniently handled when mixed with different kinds of commercial paper. It is believed that the

change made in this respect will be approved by banks and business people generally.

That the new order may win its way to public favor by its simplicity, clearness and adaptability, great care has been taken to give it this character by arrangement of its parts, by avoiding surplusage in the text or wording, and by using plain type and excluding whatever would be merely ornate design.

The postal money order system, from a small beginning in 1864, when the number of money order postoffices established in the United States was 419, has grown to be one of the great indispensable agencies of exchange. There are now about 30,000 such offices. The number of domestic money orders issued in the United States during the past year was over 30,000,000, amounting in value to $210,000,000. The system is used most extensively for remittances from places where bank exchange is not so readily obtainable. While supplementing facilities for intercourse between populous centers, it has its own special field, supplying means for the safe and cheap transmission of money where other agencies for the purpose could not be successfully maintained.

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## *LATIN AMERICAN TRADE.*

"American Commerce, the Trade of South America, Central America, Mexico and the West Indies, and the Share of the United States and Other Leading Nations Therein, 1821-98," is the title of a monograph just issued by the Treasury Bureau of Statistics. It discusses, as indicated by the title, the commerce of South and Central America and the West Indies, the trade methods, the popularity or otherwise of manufactures and products of the United States, the transportation and the lack of transportation between the United States and the South, the steamship routes from port to port and the distances, the railways now built which must serve as part of a through line connecting the continents and countries, the length of railway necessary to be constructed and its prospective route, and the share which the United States now has and which other nations have in the commerce of each of the countries of Central and South America.

The discussion is accompanied by a series of tables which present the statistics of each of the countries and islands south of the United States in a very elaborate and complete form. Many of the countries of Central and South America have no organized statistical service, and in such cases their foreign commerce can only be determined by an elaborate and careful examination of the reports of countries having transactions with them. A thorough study of the statistics of the world's commerce with the purpose of determining the share of each country with the South and Central American countries which have no statistics of their own has been made and by this process it has been possible to reach conclusions as to the share of each of the leading commercial countries of the world in supplying the imports of all of the countries of South and Central America.

This examination of the world's commerce with relation to the countries of America does not present an altogether satisfactory picture of the share which the United States has in the commerce of the countries lying south of her borders. With the English-speaking people of American territory lying upon the north her commercial relations have rapidly grown and proven mutually satisfactory. With those of another language, occupying the contiguous territory at the south, the growth has been slower and less satisfactory, and as the distance increases the growth decreases. To British North America the United States supplies 59 per cent of the total imports for consumption; to Mexico, equally adjacent, but speaking another language than our own, 49 per cent; to the Central American States, next removed by distance, though readily reached by water and now being tapped by railways, 37 per cent; to Colombia, a trifle farther removed, but equally accessible by direct water transportation, 33 per cent; to Venezuela, equally accessible, 27 per cent; to the West Indies, which lie in close proximity, but which have been up to the present time controlled by commercial nations whose policy in many cases has been to retain their commerce for their own people, 20 per cent; to the Guianas, also readily reached by water, 25 per cent of the imports of British Guiana, 17 per cent of those of Dutch Guiana, and but less than 6 per cent of those of French Guiana.

Even this somewhat unsatisfactory condition of trade with the countries bor-

dering upon the Gulf of Mexico and the Caribbean Sea is, however, gratifying when compared with the trade relations of the United States with the countries of South America bordering upon the Atlantic and Pacific oceans. Of the total imports of all South America, 87 per cent is taken by the countries bordering upon the two oceans, and but 13 per cent by those bordering upon the Caribbean. Marching down the eastern coast of South America, we find Brazil importing, in 1897, goods to the value of over $105,000,000, of which the United States supplied about 12 per cent; Uruguay and Paraguay $22,000,000, of which our share was less than 7 per cent; and Argentina, $95,000,000, of which less than 7 per cent was from the United States, while a tour of the Pacific coast shows importations into Chile of $24,000,000; Peru, $8,500,000; Bolivia, $11,600,000, and Ecuador, $7,000,000, the proportion from the United States averaging 10 per cent. Thus the northern coast of South America, fronting on the Caribbean Sea, imports goods to the value of $36,000,000, of which we supply an average of 25 per cent; the eastern coast, fronting upon the Atlantic, $222,000,000, and the Pacific coast, $51,000,000, of which our proportion is in each case about 10 per cent.

Nor can it be urged that this condition is a temporary one. While exports from the United States to Mexico have grown rapidly, especially since the opening of railway communication, and have experienced a moderate development in the case of the countries bordering upon the Caribbean Sea, the total sales to countries south of us have not grown with the rapidity which has characterized those to the world at large. In 1868 our sales to the countries south of us were 20 per cent of our total exports; in 1878, a little less than 10 per cent; in 1888, a fraction above 10 per cent, and in 1898 but 7 per cent of our total exports.

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### *MECHANICAL PROGRESS SHOWN.*

Perhaps the most complete and attractive line of exhibits to be found upon the grounds of the Greatter America Exposition at Omaha is that in the Machinery and Electricity building, where many of the largest manufacturing firms of the United States are represented. Live exhibits, machinery in actual operation, constitute the principal features of this display, and many of the processes are shown by which American artisans maintain their supremacy. Not so many years ago the idea was prevalent that in machinery, manufactures and skilled workmanship the artisans of Europe were far in the lead, but that day has passed and the exhibits here shown demonstrate that the American mechanic now holds first place as the most cunning workman of this or any other age.

It is manifestly impossible to represent or reproduce at an exposition the machinery used in the manufacture of the heavier articles of commerce, the building of locomotives or the forging of steel rails, but one can easily imagine that a great factory is in operation when the doors of Machinery Hall are passed and his ears are assailed by the hum of looms, the whirr of electric motors, the rattle of many machines and the clang of an aggressive trip hammer. The building which contains this splendid exhibit is a massive and imposing structure, standing on the north side of the lagoon at the eastern end of the Grand Court, and is especially adapted to its purpose.

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### *SUBSTANTIAL BANK NOTES.*

So firm is the texture of a genuine Bank of England note that burning can hardly destroy it. The authorities have in a little glazed frame the remains of a note which was in the great fire of Chicago. Though completely charred and black, the note is sufficiently legible to establish its genuineness and be cashed.

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### *ESSENTIALS OF A BANKER.*

An eastern banker is quoted as briefly outlining the essentials of a successful banker as follows:

First. One must know people. If a banker is introduced to a man to-day, five years later it is necessary that he be able to recognize the face, think who the man is, where he comes from and what his financial standing is.

Second. A banker must have quick decision. Mr. Kelly affirms that his experience has been that first impressions are best, that the first judgment is the one most satisfactory.

Third. A banker must be even tempered, master of himself always, and with this even temper will come an obliging manner.

### *VERMONT BANK SHOWING.*

The Comptroller of the Currency has just made public an abstract of the condition of national banks in the state of Vermont. The abstract applies to the condition at the close of business on June 30th, but the intervening time has been required for collecting and digesting the individual reports from the different banks. The abstract shows that the average reserve held on June 30th was 32.86 per cent as against 32.95 per cent held on April 5th, when the last report from the state of Vermont was made. Loans and discounts have increased from $11,873,893 to $12,042,967, while the amount of stocks and securities held has increased from $2,231,383 to $2,338,323. The total of gold coin held by the Vermont national banks has increased from $529,866 to $559,071, and the total specie held by these banks has increased from $708,157 to $730,235; lawful money reserve from $922,676 to $960,971; and individual deposits from $9,819,305 to $10,225,136. All these increases are based on the showing made April 5th last.

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### *WEEKLY BANK STATEMENTS.*

It probably will be interesting to the public, and especially to those whose business often more or less is affected by the condition of the banks as disclosed by the weekly bank statements, to explain, somewhat in detail, the system by which these statements are prepared, says the New York Press.

The system now in vogue, and which has been in force at least for forty years, is that of averages. For instance, a table is made up in each bank in the association, showing the items of loans, specie, legal tenders and deposits for every day of the bank week. On Saturday morning the total of these various items is divided by six, the number of secular days in the week, or, in case of a holiday intervening, by five, and the average thus ascertained is reported to the clearing-house manager, who thereupon proceeds to make up the statement of averages of all the banks in the association. The total of these averages and the gain or loss in these totals, as compared with the statement of the previous week, and also the gain or loss in the reserve, are promulgated promptly by the clearing-house manager, as soon as ascertained, over the stock quotation instruments. The hour for the appearance of the statement upon the "ticker" tape is about 11:30 on Saturdays, and as this hour approaches more or less intense interest is manifested in banking circles and in stock brokers' offices regarding the condition of the banks.

Attention, however, chiefly is directed to the figures showing the gain or loss in the reserve, this item being regarded as indicative of the course of the call loan rate for money in the ensuing week. If, for example, the statement should show an important loss in reserve, at a time when it was small, this loss would indicate that banks would not be likely freely to lend money until the reserve had been restored, at least partially. This reserve, it may be explained, is ascertained by adding together the items of specie and legal tender, and subtracting therefrom one-fourth of the total deposits, this one-fourth being the reserve which is required to be held by the associated banks. If the total of specie and of legal tender should exceed the amount of reserve required, as above, then the banks would have a surplus, and money rates would remain easy. If, on the contrary, the total of specie and legal tenders should be less than the amount of reserve required the banks would have a deficiency of reserve. This deficiency, though it might be small, would indicate activity or higher rates for money in the near future, for the reason that in order to rectify their position individual banks, and especially national institutions, would call in loans, and thus reduce deposits, thereby lessening the amount of reserve required to be held.

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### FOR FREE DISTRIBUTION.

The Cotton Belt Route has had published a series of attractive pamphlets, beautifully illustrated, which set forth in a clear and concise manner the wonderful resources of the States of Arkansas, Louisiana, and Texas, commonly known as "The Great Southwest."

The information contained in these pamphlets is thoroughly reliable, being compiled from the best sources, and each one is complete in itself. Much interest is being taken in them, and the general good they are doing in upbuilding the country traversed by the Cotton Belt Route is commendable.

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# BANKING LEGISLATION AND DECISIONS

COMPILED BY

**Messrs. CRATTY, JARVIS & CLEVELAND of the Chicago Bar.**

FOR THE BENEFIT OF OUR DIRECTORY PATRONS.

BANKS—POWER TO BORROW MONEY —RIGHTS OF BANK REDISCOUNTING NOTES—NOTICE OF WANT OF AUTHORITY OF OFFICERS.

It is one of the legitimate functions of banks to borrow money as well as to correct the inequality in the distribution of money which may temporarily arise from the operations of commerce or the laws of supply and demand; in the exercise of such function borrowing may at times become necessary, and it cannot be held, as a matter of law, that borrowing by a bank from another bank, or the rediscounting of bills or notes with another bank, is beyond its powers, or so out of the usual course of business as to charge the lender with notice of want of authority in the officers of the borrowing bank in a particular instance.

A national bank rediscounted a large number of notes at different times with another bank, which was shown to be in accordance with the usual course of business, not only between the two banks, but between banks generally, doing a legitimate business. The transactions were conducted on the part of the borrowing bank in some instances by the president, and in others by the cashier. The directors had knowledge that such rediscounts were being made, but made no inquiry as to which officer conducted the business or indorsed the notes, and it was not shown by which the indorsements were usually made. In response to an acceptance of an application made by the cashier for further rediscounts, the president forwarded a number of notes, among which were certain notes bearing his individual indorsement, and below it the indorsement of the bank, by him as president. The notes were accepted, and a list returned, with a statement of the discounts and the amount credited to the borrowing bank. This letter was received and answered by the cashier, who accepted the credit without objection, and it was drawn against by the bank in the usual course of its business. Held that, under the circumstances, the rediscounting bank was not put upon inquiry as to the authority of the president of the borrowing bank to make the indorsements for the bank, nor charged with notice that such notes were the individual property of the bank and rediscounted for his benefit, but was justified in assuming that they were the property of the bank, and entitled to hold the bank for their payment at maturity.—Auten vs. United States Nat. Bank of New York, 19 Sup. Ct. Rep.

NOTES—ACCOMMODATION INDORSEMENT—NOTICE—RENEWALS.

When a note is presented by the maker, the purchaser is chargeable with notice that an indorsement is for accommodation.

Where a note is presented by a bank, not a party thereto, to another bank, which purchases it only after being informed by the former that it is good, the latter bank is not chargeable with notice that an indorsement in a firm name was for the maker's accommodation, and unauthorized.

Successive renewals of a note without any change in the parties thereto merely extend the time of payment.

In an action on a note on a firm indorsement made by one partner for the accommodation of the maker, where the evidence shows that for about ten years such partner thus indorsed notes for different persons, and the other two partners knew of such practice, and took no steps to prevent it, except to privately remonstrate with the other, whose promises to refrain from so using the firm's name were invariably broken, the question whether the two partners impliedly authorized the acts of the other is one of fact for the jury.—Bank of Monongahela Valley vs. Weston et al., 54 N. E. Rep. (N. Y.) 40.

NOTES—AGENCY—SIGNATURE—INDIVIDUAL LIABILITY—REFORMATION.

The maker of a note for a company's indebtedness, which purports to be the personal obligation of the maker, except that it is signed by him as president of the company, is individually liable, since the words "President," etc., are merely descriptive of the person.

Parol evidence is inadmissible to show that it was intended by the parties to make the obligation that of the company.

Where the maker of a note for a company which purports to be his personal obligation, shows that it was intended to be that of the company, and there was a mistake as to the form of the signature, a court of equity will reform it so as to express the intention of the parties. Prescott vs. Hixon, 53 N. E. Rep. (Ind.), 391.

NOTES—BONA FIDE HOLDER—INDORSEMENT — CONSIDERATION — NOTICE OF DISHONOR—DILIGENCE.

Under the negotiable instruments law (Laws 1897, c. 612, Sec. 51), which provides that a pre-existing debt constitutes a sufficient consideration, an indorsee of a note taken as collateral to a pre-existing indebtedness is a holder for value, unaffected by equities between the original parties.

The indorser of a note conducted a business in S., where a notice of dishonor was mailed to him in an envelope bearing the plaintiff's return card. The indorser, who resided in a suburb of S., and received his mail there, testified that he did not receive the notice; but it appeared that the notice was not returned to plaintiff, according to custom. Held, that it was for the jury to determine whether plaintiff exercised sufficient diligence in giving the notice. Brewster vs. Shrader, 57 N. Y. Sup., 606.

NOTES—BONA FIDE HOLDINGS—PLEADING.

A note transferred to secure a pre-existing debt, in consideration of an extension of the time for payment of the debt, makes the transferee a bona fide holder for value, and not subject to equities.

In an action on a note, a plea that it was received by plaintiff from the payee as collateral for the payment of a pre-existing debt, and that defendant maker has paid the note, without notice of the transfer, to the payee, is insufficient, without negativing the presumption that the transfer was for value.—Louisville Banking Co. vs. Howard et al., 26 So. Rep. (Ala.) 207.

NOTE—CONSIDERATION — ACCOMMODATION INDORSER.

Where a note held by a bank is renewed, and the original note is not given to the maker, but credit is given to him on the books of the bank for the amount thereof, and the note is placed among the maker's vouchers in the bank safe, and the maker makes no demand for the note or his vouchers, it is insufficient to support a claim that, by failing to surrender it to the maker, there was no consideration for the renewal note.

Under Laws 1897, c. 612, Sec. 55, an accommodation indorser is liable on a note to the holder for value, although the character of the indorsement was known to the holder. Citizens' Nat. Bank of City of Yonkers vs. Lilienthal, 57 N. Y. Sup., 567.

NOTES—CONSIDERATION.

One who has given his note for a legal consideration cannot avoid payment because payee has transferred it in payment of a debt which the law would not compel him to pay.

Where notes were given for the purchase of furniture and fixtures of a restaurant, including intoxicating liquors sold in violation of law, the notes cannot be enforced under Rev. St., c. 27, Sec. 56, if the holders had knowledge of the original transaction. Gould vs. Leavitt, 43 Atl. Rep. (Me.), 17.

NOTES — CONSIDERATION — GUARANTY.

A note given in payment of another note, which the maker of the former had guaranteed, and which had been protested, is for a sufficient consideration.—Crompton & Knowles Loom Works vs. Brown, 57 N. Y. Sup., 823.

NOTES — DIVERSION BY PAYEE — BONA FIDE HOLDERS—CONSIDERATION—FORBEARANCE.

One suing on a note diverted by the payee must show that he is a bona fide holder.

An agreement of forbearance to sue is a sufficient consideration for the transfer of a note of a third person as collateral to constitute the transferee a bona fide holder, if he is such otherwise. McCammon vs. Shantz, 57 N. Y. Sup., 515.

NOTES — DIVERSION — BONA FIDE HOLDERS.

Testimony showing the diversion of a note in suit is not admissible against one who acquired the note for a valuable consideration, before maturity, and without notice.

A party receiving a note in absolute payment of part of a debt to him, before maturity of the note, and without notice of any defense, is a bona fide holder thereof.

Under Laws 1897, c. 612, Sec. 51, providing that "an antecedent or pre-existing debt constitutes value, and is deemed such, whether the instrument is payable on demand or in future time," a party receiving a note, before maturity, and without notice of any defense, and giving credit therefor on an antecedent debt, is a bona fide holder thereof.—Rosenwald vs. Goldstein, 57 N. Y. Sup., 224.

NOTE—EVIDENCE — DECLARATIONS.

Declarations of the payee of a promissory note, whether made before or after its maturity, are, on the trial of an action thereon by one to whom the note had been indorsed, presumptively before it became due, inadmissible to show that the plaintiff had not in fact become the bona fide holder for value of the note before its maturity, it not appearing that such declarations were made to the plaintiff, or that the latter had any knowledge thereof, before acquiring title to the note. —Harris vs. Bank of Little Rock, 33 S. E. Rep. (Ga.) 404.

NOTE—EXTENSION BY PAROL.

Section 3936, Rev. Codes, construed, and held, that the time of payment contained in a promissory note cannot be extended by any oral agreement, when the oral promise or agreement to extend is based entirely upon the debtor's oral promise to pay the consideration for the extension at some future time. Foster vs. Furlong, 78 N. W. Rep. (N. D.), 986.

NOTES — INDORSEMENT — EXTENSION OF TIME OF PAYMENT—UNAUTHORIZED ACT OF AGENT.

A holder of a note, agreeing to an extension of the time of payment on condition that the indorser consents, does not thereby release the indorser.

An agent of the holder of a note, authorized to dismiss a suit on the note only on the performance by the maker of prescribed conditions, does not release an indorser by dismissal before the conditions are performed.—Winfree vs. First Nat. Bank of Lexington, 33 S. E. Rep. (Va.) 375.

NOTES — INDORSEMENTS — PAROL EVIDENCE— MORTGAGES — FORECLOSURE—PARTIES — DEFICIENCY JUDGMENT.

Parol evidence is not admissible to vary the terms of an indorsement on a note in the hands of a remote indorsee, where no mistake or fraud in procuring the indorsement is alleged.

An indorser cannot show, as against a remote bona fide indorsee for value before maturity, that the latter did not rely on such indorsement. Halbach vs. Trester, 78 N. W. Rep. (Wis.), 759.

NOTES — INDORSEMENT — PAYMENT—EVIDENCE.

In an action on a note by a third person against a second indorser, where plaintiff testified that he paid the amount due on the note to the payee, after maturity and protest, at the request of the first indorser, a finding that the note was thereby paid by the first indorser, in consequence of which the second indorser was discharged, was justified.—Krautman vs. Friedman, 57 N. Y. Sup., 84.

NOTE — INDORSEMENT — SUFFICIENCY.

Executors under a will were also appointed trustees of the residue, but had not qualified as such. They indorsed a note to plaintiff, signing it as trustees. Held, sufficient to pass title notwithstanding the misdescription. Ward vs. Venner, 53 N. E. Rep. (Mass.), 395.

NOTE—INTEREST—DEMAND.

Where no demand is alleged, a note payable on demand bears interest only from the date of the filing of the petition. Cooke vs. Clarke's Committee, 51 S. W. Rep. (Ky.), 316.

NOTES— INNOCENT PURCHASERS — IMPUTED NOTICE.

A corporation holding a note, with notice of an equitable defense of the maker, before maturity transferred it as collateral security to another corporation, of which its president was an officer. It did not appear that he knew anything about the notes, or that his duties as an officer of the transferee corporation brought him in contact with its financial affairs. Held, that the transferee was not chargeable with notice of the maker's equities.

Negotiable paper taken as collateral se-

curity for an antecedent debt, in consideration of the surrender of other collaterals for the same debt, which were given to the credit at the time of creating the debt, is taken for value, in due course of business, and without notice. Newman vs. Aultman, Miller & Co., 51 S. W. Rep. (Tenn.), 198.

NOTE—NEGOTIABILITY.

A promissory note containing words of negotiability, executed since the passage of the act of 1891 (Civ. Code, Sec. 3667), providing that contracts to pay attorney's fees in notes and like instruments, shall be void unless a plea be filed by the defendant and not sustained is negotiable notwithstanding an agreement in the note "to pay all costs of collection, including 10 per cent attorney's fees." Jones vs. Crawford, 33 S. E. Rep. (Ga.), 51.

A note made payable from the maker's share of profits from a partnership business in which he is interested is negotiable under Code, 1892, Sec. 3503, providing that all notes and other writings for payment of money may be assigned by indorsement, whether payable to order or assignee or not, and that the latter may maintain such action thereon in his own name as assignor could have maintained. Heckler vs. Frankenbush, 25 So. Rep. (Miss.), 670.

NOTES—NEGOTIABILITY —CERTAINTY AS TO DATE OF PAYMENT—AMOUNT PAYABLE.

The negotiability of a note is not destroyed by a clause authorizing the payee bank to appropriate on the note, whether or not due, at any time, at its option, without notice or legal proceedings, any money which the maker may have in the bank on deposit or otherwise, on the ground that the date of payment is thereby made uncertain.

Nor on the ground that the amount to be paid at maturity is uncertain.—Louisville Banking Co. vs. Gray et al., 26 So. Rep. (Ala.) 205.

NOTES PAYABLE TO BEARER—TRANSFER WITHOUT INDORSEMENT—BONA FIDE HOLDER.

The purchaser in good faith, and without notice, of a note payable to a designated person or bearer, from a third person, having possession thereof, acquires a good title, though it had not been indorsed by the payee. Bank of Paris vs. Pearson, 50 S.W. REP. (Ark.), 692.

NOTES—PLACE OF PAYMENT—ACTION ON SUMMONS—WHERE SERVED.

Under section 1563, Rev. St.,a note dated at Salt Lake City but specifying no place of payment, the maker of which resides in Salt Lake City at the date of payment, is payable there, the cause of action arises there, the courts of Salt Lake county have jurisdiction of an action to enforce collection of the note, and, under section 3682, Id., the summons was properly served in another county.—Overland Gold-Min. Co. vs. McMaster, 56 Pac. Rep. (Utah), 977.

NOTES — PRESENTMENT — WAIVER OF PROTEST.

Where notes are payable at a bank, and the narr. alleges presentment for payment to defendant, evidence of presentment at the bank is inadmissible. People's Nat. Bank of Middletown vs. Houston, 43 Atl. Rep. (Del.), 93.

NOTES—PURCHASE PRICE—SAVINGS BANKS—POWERS.

An agreement to purchase "four notes," each given for a sum stated, is an undertaking to pay therefor the face value thereof.

Under McClain's Code, Sec. 1796, authorizing savings banks to purchase notes, such a bank can make a contract for the purchase of notes, notwithstanding a statutory provision prohibiting such banks from contracting any debt except for deposits and necessary expenses of management. Ubbinga vs. Farmers' Sav. Bank, 78 N. W. Rep. (Ia.), 840.

NOTES—RELEASE OF SURETY—EXTENSION.

An agreement by the payee of a note to extend the time of its payment in consideration of the payment of interest in advance by the maker, made without the knowledge or consent of the surety, releases the latter. State Bank of Ft. Worth vs. Stratton-White Co., 50 S. W. Rep. (Tex.), 631.

NOTES—RIGHT TO ENFORCE—DEPOSITARIES.

Indorsers of notes being sureties on an appeal undertaking of the payee, the notes were "deposited" with a trustee to "secure" the sureties. In case of affirmance of the judgment, the indorsers were to take up the notes, whether due or not, and the proceeds were to be used to pay

the judgment; the balance to be held by the trustee for the payee. In case of reversal, the notes were to be delivered to the payee. The face of the notes was $55,000, and, in consideration of $50, the trustee agreed to hold the notes, and deliver the same or dispose of the proceeds as above. Held, that the trustee was a mere depositary, and could not enforce the notes.—Knickerbocker Trust Co. vs. Polley, 57 N. Y. Sup., 85.

NOTES—SUFFICIENCY OF NOTICE OF PROTEST.

Laws 1857, c. 416 (Neg. Inst. Law 1897) Sec. 3, provides that where there is no indication on a note of the residence of an indorser and by diligent inquiry he is reputed to reside or have a place of business in the place where the note is payable, notice of protest may be served on him by mailing such notice directed to him at such place. Held, that merely looking in a directory, and sending notice by mail to an address there found, which was not the indorser's address was not diligent inquiry, under the statute, and that a notice so sent and never received, was not sufficient to charge the indorser. —Cuming vs. Roderick et al., 58 N. Y. Sup. 1093.

NOTES—TRANSFER AFTER MATURITY—NOTICES OF DEFENSES.

An indorsee who, without actual notice of equities existing between the payee of a note and one to whom the payee has pledged it as collateral, receives the note from the pledgee after its maturity, is not chargeable with notice of such equities, since the rule that the transferee after maturity takes the note subject to equities between the parties only applies to equities between the maker and payee. —Young Men's Christian Ass'n Gymnasium Co. et al. vs. Rockford Nat. Bank, 54 N. E. Rep. (Ill.) 297.

PAROL EVIDENCE—SIGNATURE TO NOTE.

Where a stranger indorsing for the purpose of guaranteeing the payment of a promissory note through mistake or inadvertence places his name upon the face of the paper below that of the maker and surety, the holder of the note may, for the purpose of holding the surety upon his original undertaking, show the facts in relation thereto by oral evidence. Miller vs. Kenigsberg, 57 Pac. Rep. (Kas.), 246.

PAYMENT—APPLICATION—PARTNERSHIP.

A payment by a firm cannot, without its consent, be applied to the payment of an obligation owing by one or more of the individuals composing the firm to the firm's creditor. Farris vs. Morrison, 50 S. W. Rep. (Ark.), 693.

PAYMENT — BURDEN OF PROOF — NOTES—PROTEST.

The burden of proving that a note of a third person was received by a creditor in payment of the debt is on the debtor, in an action on the debt.

Acceptance by a creditor of a third person's note for a precedent debt does not constitute a payment, unless expressly so agreed.

The holder of a note need not protest it for non-payment, as against an indorser.

Where a creditor receives from a debtor a third person's note, indorsed by the debtor, he does not, by failing to protest it for non-payment, make it his own, so as to prevent him from recovering on the original debt; protest not being required. Willow River Lumber Co. vs. Luger Furniture Co., 78 N. W. Rep. (Wis.), 762.

PAYMENT—NOTE OF THIRD PERSONS—RECEIPT—BURDEN OF PROOF.

The burden of proving that a note is a third person, given by a debtor to a creditor, was accepted by the latter as a payment of the debt, rests on the debtor.

That a creditor, to whom a debtor gave a note of a third person, gave a receipt for the amount of the note, is not conclusive that the note was accepted as an absolute payment.

A creditor, to whom the debtor gave a note of a third person, signed a receipt for the amount of the note. Shortly afterwards, discovering that the debtor had not indorsed the note, he returned it and demanded an indorsement, which the debtor declined to give, but assured the creditor that the note was "gilt edged." Held, that the note was not accepted as an absolute payment. Collins vs. Busch, 43 Atl. Rep. (Pa.), 378.

PAYMENT — RELEASE — PRESUMPTIONS.

A holder of a note procured from a bank which had marked it "Paid" with a cancellation stamp has the burden of proving that he bought the note, the stamp being presumptive evidence of payment.

One accepting a note from a bank which had marked it "Paid" after he paid its amount to the bank, without anything being said about his purchasing it, cannot recover of a surety thereon. Riddle vs. Russell, 79 N. W. Rep. (Ia.), 363.

PAYMENT—SUFFICIENCY OF EVIDENCE—BANKS — AUTHORITY OF CASHIER — COUNTER - CLAIM — EQUITABLE GROUNDS.

A maker of a $421 note testified that he had transferred a $1,500 note in his favor to a bank as collateral security, and that the bank agreed to permit him to pay the $421 note out of the $1,500 note; that he informed the payee of the $421 note of such agreement, and paid $21, leaving $400, which the payee was to collect out of the $1,500 note, and the payee agreed to accept this interest in the $1,500 note in payment of $400. It was not claimed that the $400 note had ever been actually paid or surrendered. Held, to be no evidence of payment of the $421 note.

An agreement of a bank cashier to accept a verbal assignment of an interest in a note, previously assigned to another bank as collateral security, in payment of another note, is void for want of consideration, and as being beyond the scope of the cashier's agency, though the bank holding the collateral agrees to pay the note from the collateral note when collected.

One sued on a note by a bank cannot, after the bank is declared insolvent, maintain a counter-claim for a deposit made before the bank became insolvent and after the suit was commenced, under Code, Sec. 244, authorizing a counter-claim only where the cause of action arises out of the transaction alleged in the complaint, or connected with the subject of the action, or arises on a contract existing at the commencement of the action.

The fact that an indorser of a note deposited money in a bank after it had brought suit on the note, and that it subsequently became insolvent, affords no ground for equitable interference, though the Code makes no provision whereby the indorser may set up his deposit as a counter-claim. Piedmont Bank of Morganton vs. Wilson, 32 S. E. Rep. (N. C.),889.

PLEDGE—BONA FIDE HOLDER—APPLICATION OF PAYMENTS.

The holder of a note, indorsed in blank for collection, pledged it, together with other securities, as collateral for a loan to himself from one taking the note in good faith, and after the note became due, the pledgee made another loan to the pledgor under an agreement that the collaterals should stand as security for both loans. The securities pledged with the note were sufficient to pay the first loan, but insufficient to pay both, and the pledgee applied the proceeds thereof on the second loan. Held that, by so applying the other collaterals, the pledgee did not lose his right, as a bona fide holder, to enforce the note. Strong vs. Bowes, 78 N. W. Rep. (Wis.), 921.

PLEDGE — CONSIDERATION — NEGOTIABLE INSTRUMENTS—FRAUDULENT CONVEYANCE.

A note payable on demand is a negotiable instrument, which becomes past due after demand, and is not subject to equities prior to demand.

An amount given, or a pledge made, to obtain a creditor's forbearance not to sell the property pledged, by which the note payable on demand was secured, was not a gratuity, as time for payment was granted (in effect), although the note secured by pledge was made payable on demand.

Failure growing out of sudden unforeseen events does not affect the validity of a transaction made in good faith, for a full consideration, entered into within three months preceding failure.—Nott vs. State Nat. Bank, 25 So. Rep. (La.), 475.

PLEDGE — PRIORITIES — MORTGAGE.

The indorsement of a single bill by the payee, and deposit thereof as collateral to a loan on his note, vests title thereto in the pledgee, even though the pledgor would not, under Code, Art. VIII., Sec. 9, be liable on the bill as assignor, because it was not assigned over his hand and seal.

Where one of three single bills, secured by one mortgage, is indorsed, and pledged by the payee to secure his note, and the other two are delivered to the pledgee, but not indorsed, and the proceeds of the mortgage are insufficient to pay all in full, the bill so indorsed is entitled to priority of payment.

The mere delivery of a mortgage, and the bills thereby secured, without a written assignment, is a valid pledge, and will be upheld in equity.

Acts 1892, c. 392, providing that the title to notes secured by mortgage shall, after maturity, be conclusively presumed

to be in the holder of the record title to the mortgage, does not apply to a mortgage recorded outside the state, though the transfer of the notes claimed to be invalidated by such act took place in the state.—Dickey vs. Pocomoke City Nat. Bank, 43 Atl. Rep. (Md.), 33.

PLEDGE—RIGHTS OF PLEDGEE AND PURCHASER—STOCK ASSIGNMENT —SUFFICIENCY—PROHIBITED LOAN —VALIDITY.

A sale of pledged property not in accordance with law does not extinguish the lien and interest of the pledgee in the securities, as against the pledgor.

A bona fide purchaser of property for value from a pledgee of the same, who sold it in violation of the pledge, succeeds to all the rights of the pledgee.

Where one transferred and indorsed bank stock in blank, and delivered the same to his agent, with power to negotiate and pledge the same, he cannot recover for a conversion thereof by the pledgee of the agent, who took it in good faith and for value, without refunding or offering to refund the amount advanced by the pledgee.

Delivery of a certificate of stock, with a blank assignment signed and indorsed on the back thereof, is a good assignment.

A loan made by a savings bank to a director, who is prohibited by Civ. Code, Sec. 578, from borrowing therefrom, on penalty of having his office vacated, is not invalid, and may be recovered, and a pledge securing the same held until the loan is paid.—Brittan vs. Oakland Bank of Savings, 57 Pac. Rep. (Cal.), 84.

PLEDGE — RIGHTS OF PLEDGOR — PLEDGE OF ACCOMMODATION NOTES—RIGHTS OF MAKER.

The payee of a note may discharge the maker from liability without losing his right to a collateral note deposited with him as security where all his rights thereto were preserved in the transaction.

Where an accommodation note was pledged by the payee as collateral to secure his debts to the pledgee without notice of its nature the maker is entitled as surety to require the pledgee to first credit his actual payments, and the amount of other collateral which he surrendered without his consent after notice that the note was an accommodation note, before resorting to the accommodation note in payment of his claim against the pledgor.

Where a creditor holding two notes as collateral to his claim agrees to surrender one of them before receiving notice that the other is an accommodation note, performance of his agreement after the notice was received is voluntary and reduces to that extent the principal debt, if a resort to the accommodation note as collateral is necessary to satisfy it. Beacon Trust Co. vs. Robbins, 53 N. E. Rep. (Mass.), 868.

PLEDGE—SALES—LIABILITY OF PLEDGEE.

One who holds merchandise as collateral may determine when it shall be sold, and he is not liable for a depreciation in its market value occurring while it is in his hands. Benecke vs. Haebler, 58 N. Y. Sup., 16.

PRINCIPAL AND SURETY.

Failure to prosecute claim against estate of deceased surety does not release co-sureties. Clark vs. Douglas, 79 N. E. Rep. (Neb.), 158.

PROTEST—WAIVER—CONSIDERATION.

A waiver of protest before maturity of a note is a waiver of all steps leading to it including demand and notice of nonpayment.

Where an indorser of notes has instructed the bank at which he discounts them not to protest them, it does not lose the right to collect of him notes not protested, because it has occasionally protested notes when he delayed in providing for the renewal thereof. There being no breach of a contract founded on a consideration, its agreement not to protest being the mere granting of a favor. Valley Nat. Bank of Lebanon vs. Urich, 43 Atl. Rep. (Pa.), 354.

SAVINGS BANKS—AVAILABLE FUNDS —ACCUMULATIONS — DEPOSITS IN OTHER BANKS—PREFERENCE.

Under laws 1892, C. 689, Sec. 118, permitting a savings bank to deposit in another bank its "available funds" for current demands, not exceeding 25 per cent of the paid-up capital and surplus of the depositary, and Sec. 119, permitting "temporary deposits" of accumulations until they can be invested, and Sec. 130, authorizing the receiver of an insolvent bank to prefer such deposit, not exceeding the amount authorized, the burden is on the receiver to show that any portion of a joint deposit of the two funds was unauthorized; the presumption be-

ing that the portions in excess of that authorized under section 118 was deposited under section 119 and hence authorized. Chenango Valley Sav. Bank vs. Dunn, 58 N. Y. Sup., 38.

STOCK—PLEDGE OF STOCK—USE OF STOCK CERTIFICATES AS COLLATERAL.

In view of the large commercial use made of corporate stock certificates as collateral security, it is to the public interest that such use shall be simplified and facilitated by placing such certificates as nearly as possible on the plan of commercial paper. Masury vs. Arkansas Nat. Bank, 93 Fed. Rep., 603.

SUBROGATION—RIGHTS OF GRANTEE —PAYMENT TO GRANTOR.

If a person is induced to advance the money to pay off a trust lien on real estate on the assurance that the title to such property is otherwise clear, and take a new trust to secure the money so advanced, and it afterwards turns out that the title to such real estate is incumbered by title bond, judgment lien or otherwise, a court of equity will keep the original trust alive as a security for the money so advanced.

In such a case the person advancing the money is not a volunteer or an intermeddler, but is the confiding dupe of the fraudulent representative of the borrower.

The subsequent incumbrancer or title-bond purchaser cannot take advantage of the fraudulent practices of the borrower, nor object to the restoration of the prior trust, as he is not injured thereby; but he is left in the same condition he was in prior to the attempted fraud, and this is all he is entitled to ask of a court of equity. Southern Building and Loan Association vs. Page, 33 S. E. Rep. (W. Va.), 336.

TAXATION—BANKS— ACTUALLY IN SUIT—EQUITABLE ESTOPPEL.

The city of Louisville, by virtue of a statute of Kentucky, passed an ordinance imposing certain license taxes on the banks of the city, to be paid into the city sinking fund. The banks affected denied the validity of the tax. By a written stipulation, entered into before any suit to test the validity of the tax had been instituted, between the attorneys for the banks, the city attorney, and the commissioners of the sinking fund, who constituted a separate corporation from the city, it was agreed that the banks, except those who were to bring said suits, should each pay into the sinking fund the amount of tax demanded; that test suits should be brought by those not paying who represented the different banks affected; and that the decisions in such suits should be accepted by the bank and the city as adjudicating the rights of all others in the same classes, as between them and the city. Held, that the sinking fund commissioners had no authority to make such agreement, and in the absence of suit actually pending, the city attorney, whose duty, under the statute, was to act as legal adviser, and to prosecute and defend all suits in behalf of the city, had no power to bind the city by such stipulation, and that the stipulation not having been ratified by the mayor or council of the city the judgment in one of the suits brought did not render the question of the legality of the tax res judicata as between the city and any bank not a party to such suit.

The payment by the banks of the taxes claimed by the city pursuant to the provision of the stipulation, and their receipt by the sinking fund commissioners —it having been finally determined that the tax was valid—did not create an equitable estoppel against the city, which would prevent it from asserting the invalidity of the stipulation. Stone, Auditor vs. Bank of Commerce, 19 Sup. Ct. Rep., 747.

TAXATION OF BANK—EFFECT OF EXPIRATION AND RENEWAL OF CHARTER.

A decree entered in a suit brought by a national bank to enjoin the collection of taxes imposed on it by a city, establishing the existence of an irrevocable contract between the bank and state, which exempted it from the taxes in question, cannot constitute an adjudication of the right of the bank to exemption from taxes imposed after the charter under which it was operating when the former taxes were levied and the suit was commenced had expired, and had been renewed.

Ky. St., C. 108, Sec. 4077 et seq., providing for a tax on the franchises and property of corporations and not upon the shares of stock in the names of the stockholders is invalid, as applied to national banks, as a mode of taxation unauthorized by Rev. St., U. S., Sec. 5219. Third Nat. Bank of Louisville vs. Stone, 19 Sup. Ct. Rep., 759.

TRUSTS—CONFUSION OF FUNDS.

Where a trustee commingles trust funds with his own so that they are indistinguishable, the cestui que trust is entitled to precedence over creditors of the trustee in the payment of his claim out of funds in the hands of the trustee's executor. Hunt vs. Smith, 43 Atl. Rep. (N. J.), 428.

TRUSTS FOR CREDITORS—KNOWLEDGE OF TRUSTEE OF UNRECORDED CONVEYANCE.

Though trustees in a deed of trust to secure creditors did not know of the debtor's intention to execute the deed, nor of its recordation, until afterward, their knowledge of a prior unrecorded conveyance binds the beneficiaries.—Merchants' Bank of Danville vs. Ballou, 32 S. E. Rep. (Va.) 481.

TRUSTS—MISCONDUCT OF TRUSTEE —PLEDGES.

Where a debt is secured by a deposit of collaterals, partly with a trustee and partly with the creditor himself, the fact that the creditor from time to time surrenders the collateral held by him in exchange for other securities does not give the trustee a right to similarly exchange the collateral held by him.—Seehorn vs. American Nat. Bank, 49 S. W. Rep. (Mo.) 886.

DEPOSIT — TRUST FUNDS — PUBLIC MONEYS—INSOLVENCY OF BANK.

Under Pub. Acts 1875, p. 158, relating to the safe-keeping of public moneys, and providing that no officer shall directly or indirectly receive any pecuniary consideration as an inducement for the deposit of public money with any particular bank, firm, or corporation, a deposit of public money in a bank by the board of fire and water commissioners of a city, of which bank the treasurer of such board was the owner, was a violation of the law.
board of fire and water commissioners of board of fire andwater commissioners of a city are a trust fund, under Pub. Acts 1875, p. 158, providing for the safe-keeping of public moneys, where the law by which the board was created provided for the election of the treasurer, and a resolution of the board placed the money in his hands, and the treasurer deposited the money in his own bank.

A bank collected the water rates of a city, receiving in payment checks and cash. The treasurer of the water board was the president of the bank, and the deposit of such collections constituted a trust fund. The evidence showed that, from a certain day to a day on which the bank closed its doors, one-third of the amount paid in for the water board was paid by checks, and the balance in cash. The amount of money on hand at the time the bank closed its doors was greater than the amount of cash received for the water board. Held, in the absence of proof to the contrary, that it will be presumed that the amount in cash on hand, to the amount deposited in cash to the credit of the water board, was the trust fund.—Board of Fire & Water Com'rs of City of Marquette vs. Wilkinson, 78 N. W. Rep. (Mich.), 893.

RELEASE — VALIDITY — CONSIDERATION—NOTES.

Under Comp. Laws, Sec. 3491, providing that "an obligation is extinguished by a release therefrom given to the debtor by the creditor upon a new consideration," parol evidence is competent to show that one of the makers of an unsecured note gave a new note, secured by a mortgage, for one-half the amount of the old, and that the new note was received by payee, under an express agreement, in full satisfaction of all claims against the maker, on the old note.—National Bank of Commerce of Pierre vs. Guthrie, 78 N. W. Rep. (S. D.), 995.

SALE OF LABOR CLAIM.

A memorandum or time check was signed by the foreman, and given by him to an employe, stating the number of days the latter worked, and the balance due. Held, a sale and transfer by the employe of this memorandum was a sale of his claim for the amount due him for his wages.—Citizens' State Bank of Monticello vs. Bonness, 78 N. W. Rep. (Minn.), 875.

SAVINGS BANKS—DIRECTORS—TRUSTEES—MORTGAGES—PERSONAL SECURITY—PLEADING.

A bank which allows a stated interest on deposits is not a savings bank, in the sense that the directors are trustees, and hold to the depositors a relation of confidence and trust.

The savings bank act, authorizing the directors to invest one-half of the deposits in personal security and in United States and other bonds and on realty worth double the loan, does not require the bonds or other security, excepting the realty, to be worth double the loan.

To "invest in personal security," as contemplated by the savings bank act, means to loan money on paper, discount bills of exchange, notes, drafts, etc., and not to loan on chattel mortgages.

An allegation, in an action against directors of a bank, that, contrary to the statute, requiring them not to make loans on realty for over half its value, they loaned money on land which, on foreclosure, brought less than half the loan, is insufficient. It should state the land was worth less than twice the loan when the loan was made.—Colorado Sav. Bank vs. Evans, 56 Pac. Rep. (Colo.), 981.

SUCCESSION TAX—CORPORATIONS—STOCK OF NONRESIDENTS.

Under St. 1891, c. 425, Sec. 1, imposing a succession tax on all property within the jurisdiction of the commonwealth, whether tangible or intangible,and whether belonging to residents or not, stock in corporations organized under the laws of the commonwealth, and of national banks located in the state, is so taxable, though the certificates were without the commonwealth at the testator's death, and were transferred by the executor under the authority of his appointment in the foreign state, before his appointment in the commonwealth.—Greves vs. Shaw, 53 N. E. Rep. (Mass.), 372.

SURETY—RELEASE OF—LACHES OF OBLIGEE.

The general rule as to all kinds of suretyship is that the mere passive failure of a creditor to proceed to collect a debt from the principal will not release the sureties.—Berryhill vs. Peabody, 79 N. W. Rep. (Minn.) 651.

TAXATION - ASSESSMENTS — NATIONAL BANK STOCK—INJUNCTION—CERTIORARI—PARTIES.

Rev. St. U. S., Sec. 5219, prohibiting an assessment of national bank stock at a greater rate than assessments against other moneyed capital, does not authorize suit to enjoin the collection of taxes assessed on the stock of a national bank in excess of taxes assessed on land of equal value, where the remedy at law provided by the statute was adequate, though such remedy may have been lost by lapse of time.

1 Rev. St., c. 13, tit. 2, Art. II, Sec. 17, provides that all real and personal estate shall be assessed at its full and true value. Laws 1885, c. 311, amending Consolidation Act, Sec. 821, gives a right to review an "illegal" assessment by certiorari. Held that, if failure of tax assessors to follow the rule as to the valuation of real and personal property is not an "illegal" assessment, within the statute, so as to give a right to review by certiorari, a common-law suit for certiorari will lie to review an assessment, where there has been a gross violation of such rule by the assessors.

A national bank may bring certiorari in its own name to review an assessment on stock belonging to its stockholders, who have instructed it not to pay the tax in so far as excessive under the statute requiring notice of assessment to be given to the bank, and not to the stockholders, and requiring the bank to pay the tax from dividends, and Consolidation Act, Secs. 819, 820, giving parties "affected" and "aggrieved" a right to review.—Mercantile Nat. Bank of City of New York vs. Mayor, etc., 57 N. Y. Sup., 254.

TAXATION — BANKS—ASSESSMENTS —SHARES—CAPITAL STOCK—DOUBLE TAXATION.

A bank-stock assessment contained the names of the shareholders, and the correct number of shares owned by each. Held, that the intent was not to tax the capital stock, but the shares owned by the individual shareholders.

Laws 1897, Act No. 51, Sec. 4, requires the shares of national bank stock to be entered and taxed in the names of the shareholders; and section 6 requires the officer in charge of any banking association to file with the assessor a sworn statement of the number and amount of shares, the names and residences of the shareholders, and the shares owned by each. Held, that the shares of all other banks, as well as national banks, should be assessed in the names of the shareholders, but, since other provisions of the act require the officers to pay all taxes due on the shares, and give them a lien thereon for such advancements, the assessment of the shares in the name of the bank is a mere irregularity, which will not warrant equitable interference.

A corporation received money, invested it for the depositors by loaning it in their names, and collected rents, and interest on the loans, which were subject to check by those for whom they were collected, and for which it charged a commission; and it charged a commission to borrowers. Held, that it was a bank.

Rev. St., par. 2633, provides for taxing

the property of corporations. Laws 1897, Act. No. 51, provides for taxing shares of stock of banks. Held, that this did not provide for double taxation as to banks, but simply for a different method of taxation from other corporations.—Western Investment Banking Co. vs. Murray, 56 Pac. Rep. (Ariz.), 728.

TAXATION BY CITIES—STOCK OF NATIONAL BANKS—INJUNCTION.

Rev. St. U. S. § 5219, providing that the shares of stock of a national bank may be taxed in the city where it is located, does not authorize the taxation by a city of the personal property of a bank located therein.

Rev. St. U. S. § 5219, permits the taxation of the shares of stock of national banks in the cities where they are located, but does not require such taxation in the absence of local legislation regulating it; Laws 1897, Act No. 51, Sec. 1, provides that all shares of stock of every national bank shall be assessed and taxed in the county where the bank is located; and Phoenix City Charter authorizes the city to levy taxes on all real and personal property within the city. Held, that the shares of stock of a national bank located in such city, and owned by non-residents, cannot be taxed by it, since the general law only authorizes such taxation by counties, and, being a class of property that takes the situs of the owners, to be taxable under the charter it must be owned by residents of the city.

An injunction will lie to restrain the officers of the city from attempting to enforce such taxation, as it is more than an irregularity, being an attempt to tax property exempt from taxation.—National Bank of Arizona vs. Long, City Assessor and Tax Collector, 57 Pac. Rep. (Ariz.) 639.

TRUST FUNDS—MISAPPROPRIATED—INNOCENT HOLDER—RECOVERY BY OWNER.

Plaintiff intrusted money to his agent, to be applied to certain purposes, but the agent fraudulently deposited it in a bank, in his own name, with other funds of his own, and afterward paid out a large portion thereof on a legacy to defendant, who had no notice of the trust. Held, that defendant was an innocent holder of the money for value, and that plaintiff was, therefore, not entitled to recover the same from it.—Holly vs. Domestic & Foreign Missionary Society, etc., 92 Fed. Rep. (C. C. A.), 745.

*IRISH BANK STATISTICS.*

The United States Consul at Dublin, Ireland, has made the following report to the Department of State regarding the banking statistics of Ireland in 1898:

An analysis of the banking and railway statistics of Ireland for 1898 shows that the amount of deposits and cash balances in the various banks in Ireland on December 31, 1898, was $238,156,777, being an increase, as compared with 1897, of $3,387,084. The total amount was made up of $191,925,027 in the joint-stock banks, $35,160,462 in the postoffice savings banks, and $11,071,288 in the trustees' savings bank. These figures, respectively, show the following increases as compared with 1897, $671,577, $2,525,714, and $189,793. It is interesting to note in this connection that not only was the total amount in the banks the largest ever recorded, but that in each class of banks the deposits were the largest on record. The average bank-note circulation at the close of 1898 was $31,150,466, a decrease of $3,260,533 as compared with 1897.

*CAPITAL OF ENGLISH BANKS.*

Compared with the enormous capital of some of the English banks, the largest American institutions dwindle into insignificance. The National Provincial Bank of England has $79,000,000; Bank of England, $73,000,000; London and Westminster Bank, $70,000.

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# INFORMATION FOR BOND BUYERS.

AKRON, OHIO—Bids will be received by the city clerk for the purchase of $10,000 4 per cent semi-annual 1-5 year serial street improvement, $6,000 4 per cent semi-annual 1-4 year serial sewer and $3,000 4 per cent semi-annual 1-3 year street improvement bonds.

ALEXANDRIA, VA.—This place is considering a proposal to refund its city debt by substituting 40-year 3 per cent bonds in place of the $800,000 3.65 per cent bonds due in 1905. It is proposed to borrow $1,000,000 in New York at 3 per cent to take in the $800,000 old bonds at par and leave $200,000 to be devoted to city improvements.

ALLIANCE, NEB.—An election will be held to vote on the question of issuing bonds in the sum of $2,000 for purpose of erecting an addition to the schoolhouse.

ANTIGO, WIS.—An ordinance has been passed by the council providing for the issuing of $10,000 bonds for the erection of a city hall.

ASHLAND, NEB.—Bonds were voted to aid in building a wagon bridge across the Platte. The businessmen will furnish the deficiency of $6,000.

ATLANTIS CITY, N. J.—This place is figuring on an issue of $100,000 4½ per cent 30-year park bonds.

AUGUSTA, GA.—The city council of Augusta has decided in favor of issuing $66,000 3½ per cent refunding bonds.

AUGUSTA, ME.—This city will issue $40,000 in bonds, bearing interest at 3½ per cent and payable in 15 years. This year $6,500 of city bonds came due July 1st and next year $13,000 more.

AUSTIN, TEX.—The attorney-general has approved for registration $11,000 Uvalde county bridge bonds, $6,000 Victoria city hall bonds and $7,000 city of Victoria street improvement bonds. The comptroller has registered $15,000 of Brazos county bridge bonds and $8,000 of Bexar county bridge bonds.

The issues of $47,500 of refunding court house and jail and $8,000 of refunding bridge bonds, all of Karnes county, has been approved.

BAINBRIDGE, N. Y.—The village of Bainbridge advertises for bids for $9,000 4 per cent semi-annual 5-25 year serial water bonds.

BAKER CITY, ORE.—School District No. 5 will sell the $15,000 bonds voted for the construction of another public school building. The bonds will not be sold for less than par and will be issued in denominations of $1,000 each, drawing 5 per cent interest.

BANKSVILLE, NEB.—At a special school meeting it was voted to bond the district for the purpose of building a new schoolhouse.

BAYONNE, N. J.—At a meeting of the Bayonne common council a resolution was passed authorizing the mayor and city clerk to issue and sell $5,000 worth of water bonds. Bonds will run for a term of 30 years at 4 per cent interest per annum.

BEATRICE, NEB.—The county board of supervisors has voted to advertise for bids for the refunding of the county court house bonds of $100,000. The bonds are at present drawing 5 per cent interest and bids will be asked for 3½ per cent. They are to run 20 years.

BEAUMONT, TEX.—At a special meeting of the city council an ordinance was passed authorizing the issue of $14,000 bonds for the purpose of funding the outstanding scrip indebtedness of the city. Bonds are to be of $500 each and bear 5 per cent interest per annum.

BELLEFONTAINE, OHIO—Bids will be received for the purchase of five bonds of the city of Bellefontaine bearing date August 1, 1899, each being for the sum of $242.64 and bearing 6 per cent interest per annum, issued for the purpose of improvements.

BELLEVILLE, ILL.—The city council has decided to refund $8,400 of 4 per cent bonds with a like amount of 3½ per cent bonds.

BEMIDJI, MINN.—The board of trustees of school district No. 7 in the county of Beltrami, Minn., will receive bids for the sale of $5,000 refunding bonds, running 15 years and bearing 6 per cent

interest per annum, payable at a St. Paul or Minneapolis bank.

BERKELEY, CAL.—The question of issuing $500,000 in bonds to secure permanent municipal control of the water system is being agitated.

BIG STONE GAP, VT.—This place has voted an issue of $10,000 water bonds.

BIRMINGHAM, ALA.—The Birmingham city council has confirmed the issue of $45,000 improvement bonds.

BLOOMFIELD, IOWA—An election will be held to vote on the question of issuing $8,500 worth of bonds for purpose of sinking an artesian well.

BLOOMFIELD, IND.—Greene county sells $32,000 4½ per cent 20-year gravel road bonds.

BLUFFTON, IND.—The common council of Bluffton has floated an issue of $14,000 of city bonds, to refund certain indebtedness now falling due. The bonds are in $1,000 denomination, bear 5 per cent interest and mature in one year.

BOZEMAN, MONT.—Bids will be received until September 11th for the purchase of funding bonds to the aggregate amount of $137,000 in denominations of $1,000 each with 4½ per cent interest per annum.

BRIGHTON, N. Y.—The school district is to sell $2,500 5 per cent bonds.

BRONSON, MICH.—Bronson will hold a special election to vote on the proposition to bond the town for $8,000 for the construction of an electric light plant.

BROOKLYN, N. Y.—The resolution authorizing the issue of bonds to the amount of $2,100,000 to pay for the new Hall of Records became effective without action by Acting Mayor Guggenheimer, and the comptroller can now proceed to dispose of the bonds.

BROWNSVILLE, TENN.—This city will issue $12,500 worth of public school bonds.

BURLINGTON, VT.—The board of aldermen has authorized an issue of $25,000 in school bonds payable in twenty-five years, and bearing 3½ per cent interest, to complete a new high school building.

BURRILLVILLE, R. I.—Burrillville has decided to sell $60,000 3½ per cent 40-year refunding bonds.

CALHOUN, GA.—Calhoun has voted in favor of issuing $5,000 school bonds.

CALUMET, MICH.—The village of Red Jacket has voted to issue bonds in the sum of $45,000 for improvements.

CAMBRIDGE SPRINGS, PA.—The school board will issue bonds for $9,000 for erecting and furnishing the new schoolhouse. The bonds will be in the denominations of $500 at 4 per cent interest.

CEDAR RAPIDS, IOWA—The $10,000 bonded debt of Calhoun county bearing 5 per cent has been refunded and new bonds issued bearing 4 per cent.

CHARLEROI, PA.—Charleroi has voted in favor of issuing $90,000 in bonds for municipal improvements.

CHARLOTTE, N. C.—An election will be held October 15th to vote on the question of issuing $25,000 in bonds for the purpose of building a new schoolhouse.

CHATFIELD, MINN.—The town of Chatfield has voted to issue $4,500 worth of bonds for the purpose of building an addition to the schoolhouse.

CHEBOYGAN, MICH.—The town of Cheboygan has voted to issue bonds to the amount of $25,000 for public improvements and park purposes.

CHESTER, PA.—The borough council of West Chester has decided to increase the bonded indebtedness of the town to the extent of $15,000 for the purpose of highway improvements.

A joint resolution authorizing the payment of $4,000 of the bonded indebtedness of the city has been adopted.

CINCINNATI, OHIO—Bids will be received by the county commissioners of Hamilton county for the purchase of forty-seven bonds of the denomination of $100 each to be known as the Harrison Suspension Bridge Repair Bonds.

CLARKSDALE, MISS.—The city will to-day hold an election to decide on the issuance of $37,000 of bonds for water works and electric light plant.

CLEVELAND, TENN.—The Bradley county court has decided to issue $10,000 of 5 per cent 30-year bonds for roads over the county.

COLLINSVILLE, ILL.—At the election held at this place on the question of refunding the $6,000 6 per cent bonds at a lower rate of interest, the proposition was carried.

COLLINWOOD, OHIO—Bids will be received for the purchase of five bonds of the village of Collinwood bearing date October 1, 1899, for the sum of $4,000 and bearing interest at rate of 5 per cent per annum, payable semi-annually.

COLUMBUS, GA.—This city has authorized an election to vote on the issuance of $100,000 4½ per cent sewer bonds.

COLUMBUS, OHIO—This city has called for payment $124,800 street improvement bonds.

COOPER, TEX.—The citizens have voted to issue $35,000 in bonds for the purpose of building a new courthouse.

CORINTH, MISS.—The mayor and aldermen of the city of Corinth are authorized to issue in the name of the city of Corinth $3,000 worth of bonds bearing 5 per cent interest per annum and in denominations of $500 each.

COQUILLE, WASH.—Coquille City has issued $5,000 bonds to build waterworks. The bonds bear 5½ per cent interest and run for twenty years.

CRESCO, IOWA—The school board of Cresco will refund about $10,000 of the school bonds of the independent district of Cresco. They are drawing 6 per cent and the new rate will be 4 per cent.

CRISFORD, MD.—Sealed bids will be received for the purchase of $20,000 5 per cent improvement bonds of Crisfield due in twenty years.

CRYSTAL FALLS, MICH.—This place invites bids for $12,000 5 per cent coupon bonds.

CUERO, TEX.—An effort will be made to have a bond issue at Cuero to construct an electric light and power plant to be run by the city.

CUYAHOGA FALLS, OHIO—A resolution was passed by the Cuyahoga Falls council authorizing a special election to vote on the proposition to issue $50,000 worth of bonds for a municipal waterworks' system.

DALLAS, TEX.—The city will issue $200,000 of waterworks and street improvement bonds.

DAVENPORT, WASH.—The waterworks' bonds carrying 6 per cent interest and to run twenty years, the amount being $15,000, have been sold at a premium of $1,000.

DAYTONA, FLA.—Bids will be received by the president of the city council for the purchase of $17,500 of 5 per cent 30-year gold bonds of the city of Daytona, dated July 1, 1899, maturing July 1, 1929. Ten thousand dollars of the bonds are to be of the denomination of $1,000 each and $7,500 of the denomination of $500 each.

DE GRAFF, OHIO—At a meeting of the board of county commissioners it was decided to issue $15,000 worth of bridge bonds.

DENVER, COLO.—At the November election Denver is to vote on a proposition to issue $4,000,000 water bonds.

DETROIT, MICH.—Secretary Hurlbut of the park board has written to the city clerk calling attention to the act passed by the last legislature authorizing the issue of $150,000 of Detroit city bonds for permanent improvements on Belle Isle and asking that the council take the necessary steps toward the bond issue.

DILLON, MONT.—This place invites tenders until September 16th for $20,000 4½ per cent 3-20 year electric power and light bonds and $55,000 4½ per cent 10-20 year waterworks bonds.

DONALDSVILLE, LA.—It is proposed to issue bonds for public improvements in the near future.

DOVER, DEL.—The Diamond State Telephone Company has issued $50,000 4 per cent bonds to extend its business.

DURANT, MISS.—It has been voted to issue $12,000 bonds for a new schoolhouse and $10,000 for an electric light plant.

EASTHAMPTON, MASS.—Authority has been given the city to issue $6,000 10-year water bonds.

EAST LIVERPOOL, OHIO—The citizens of this place will soon hold an election to vote on the question of issuing $20,000 in bonds for improvements.

EAST RUTHERFORD, N. J.—A $17,000 issue of East Rutherford, N. J., 4½ per cent 30-year municipal building and fire department bonds has been sold at 105.12.

EAST WATERLOO, IOWA—The school district has authorized its treasurer to negotiate the issue of $13,000 funding bonds bearing 4 per cent.

EDGEFIELD, S. C.—An issue of school district bonds to the amount of $15,000 has been decided upon.

ELBERTON, GA.—An election will be held for the purpose of voting for bonds to be used in building a waterworks system. The amount of the proposed issue is $20,000.

ELLAVILLE, GA.—It was decided to issue $10,000 in bonds for the purpose of building a new courthouse.

ELLENSBURG, WASH.—The commissioners of Yakima county have ordered the issuance of $92,000 of county bonds for the purpose of funding road and bridge and general fund warrants that aggregate $69,000 with $23,000 of accrued interest.

ELMWOOD, N. J.—The Elmwood council will hold a special meeting for the purpose of voting on the question of issuing bonds for the construction of a new sewerage system.

ENGLEWOOD, N. J.—An election will be held soon to vote on proposition to issue $148,000 bonds for various municipal improvements.

FAIRBURY, ILL.—Bids will be received for the purchase of water bonds.

FALLS CITY, NEB.—This place will open bids for $31,000 4 per cent semi-annual water refunding bonds.

FINDLAY, OHIO—An ordinance has been passed to issue $2,000 in bonds for street improvements and also to issue $2,000 worth of waterworks refunding bonds.

FLORENCE, S. C.—An election will soon be held to vote on the proposition to issue $25,000 worth of bonds for the purpose of building new waterworks.

FORT GAINES, GA.—This place will sell privately $20,000 worth of 5 per cent refunding bonds.

FRANKLIN, LA.—This city invites proposals for $25,000 5 per cent drainage bonds.

FRANKLIN, NEB.—The town of Franklin contemplates the issuance of $5,000 building bonds.

FREDERICKSBURG, VA.—An election will be held in Greene county on the question of issuing bonds to the amount of $15,000 to aid in building a railroad through the county.

FREMONT, OHIO—Sealed proposals will be received at the office of the auditor of Sandusky county, Ohio, for the purchase of $1,740 Sandusky county, Ohio, ditch bonds, to be dated September 1st, and bear interest at the rate of 6 per cent per annum, payable semi-annually from date.

GASTONIA, N. C.—It has been decided by vote to issue $65,000 of bonds for an electric light plant and waterworks.

GEORGETOWN, OHIO—The city council will issue bonds to the amount of $10,000 to erect an electric light plant.

GLEN RIDGE, N. J.—Bids will be received for $80,000 4 per cent 27-year average school district bonds.

GLENVILLE, OHIO—Bids for the purchase of bonds to be issued by the village of Glenville will be received. The bonds are in the sum of $21,000 and will be in denomination of $500 each and bear 5 per cent interest per annum.

GLOUCESTER CITY, N. J.—The city council has decided to call an election October 4th to vote on proposition to issue $100,000 in bonds for street improvements.

GOWANDA, N. Y.—This town will receive proposals for the $6,000 4 per cent semi-annual 18-year (average) bonds of Union Free District No. 1.

GRAFTON, MASS.—This place will sell $45,000 3½ per cent semi-annual school improvement bonds.

GRANTS PASS, ORE.—The citizens of this place will vote on the question of bonding the city to the amount of $50,000 with which to improve its water and lighting system.

GREAT FALLS, MONT.—Beaverhead county is about to issue 4 per cent bonds to the amount of $40,000 and Gallatin county offers $136,000 in bonds bearing interest at the rate of 4½ per cent.

GREENCOVE SPRINGS, FLA.—This city is making an effort to issue bonds to the amount of $40,000 for public improvements. Bonds are to bear 6 per cent interest per annum.

GREENSBURG, IND.—The school bond ordinance has been adopted by a unanimous vote.

GREENVILLE, OHIO—Bids will be received until September 14th for the purchase of fifteen bonds of the city of

Greenville, each being for the sum of $4,400 and bearing interest at rate of 4 per cent per annum.

HAMILTON, N. Y.—Bids will be received for $23,000 4 per cent semi-annual 1-20 year serial bonds, dated October 1, 1899.

HARRISONBURG, VA.—The city council of this place has voted to issue $20,000 bonds for a sewer system.

HASTINGS, NEB.—The town of Hastings has voted to issue $20,000 worth of bonds to put in an electric light plant. Bonds will be advertised soon.

HELENA, MONT.—Bids will be received by the city treasurer for the sale of $65,000 of refunding bonds, dated July 1, 1899, maturing in twenty years and bearing 4 per cent interest per annum.

HICKSVILLE, OHIO—Bids will be received until September 25th for the purchase of fifteen bonds to the amount of $25,000 and being each for the sum of $1,700 except the last thereof, which is of the denomination of $1,200, all dated September 1, 1899.

HIGH BRIDGE, N. J.—This place is to issue $15,000 water bonds.

HORNELLSVILLE, N. Y.—This place invites proposals for $12,000 6 per cent annual 1-4 year repaving bonds. Address M. B. Smith, city clerk, for further information in relation to the same.

HORTON, KAS.—The Horton school board will endeavor to dispose of the school bonds which were voted in 1897.

HOUSTON, TEXAS—An ordinance has been introduced providing for the issuance of $300,000 in bonds for sewer purposes, the bonds to run forty years, bear 5 per cent interest with interest coupons payable semi-annually.

HUMBOLDT, KAS.—A petition has been presented to the council asking that a special election be called to vote on the proposition to issue bonds to the amount of $3,500 for the purpose of prospecting for gas.

HUMPHREY, NEB.—Bids will be received for the purchase of $5,600 worth of water bonds in denomination of $400 each and bearing 5 per cent interest per annum.

HUNTSVILLE, ALA.—The mayor and aldermen of this place will shortly be called upon to consider a proposition to issue $20,000 school building bonds.

INDIANAPOLIS, IND.—Bids will be received for the whole or any part of $150,000 Indianapolis bridge bonds. The bonds will be of $1,000 each and bear 3½ per cent interest per annum.

INDIANAPOLIS, IND.—The state board of finance has decided to take up $300,000 worth of bonds. About a month ago the board took up $12,000 worth of bonds. The treasurer of Warwick county, Indiana, will receive bids for $51,746.60 coupon Rock road bonds issued by said county in forty series of $1,293.66½ each bearing 4½ per cent interest.

IONIA, MICH.—The common council of this place has opened bids for $30,000 worth of 3 per cent water bonds. The rate of interest was too low and there were no buyers, although several bids were made at larger interest as well as less than a par value.

IOWA FALLS, IOWA—This place contemplates the issuance of $7,000 worth of bonds with which to build a new schoolhouse.

JACKSON, GA.—The town of Jackson will soon call an election to vote on the proposition to issue bonds for the purpose of building a waterworks system and improving the schools.

JASPER, ALA.—Jasper will sell $10,000 worth of school bonds.

JEFFERSON CITY, MO.—The state auditor has registered twenty-five 4 per cent building bonds for $200 each, of special school district of Hunnewell, Shelby county, issued on July 1st, also five $100 and five $200 6 per cent building bonds of school district No. 4, 46 and 29 of Cass county, issued on July 1st.

JEFFERSON, OHIO—Bids will be received for $4,000 5 per cent semi-annual 2-10 year serial building bonds.

KEY WEST, FLA.—The town of Key West has decided to issue $100,000 5 per cent bonds to settle an old litigation.

KINGSTON, TENN.—An election will be called to vote on issuing $200,000 worth of bonds of the county of Roanoke for the purpose of building a system of roads in said county. The bonds will bear 4 per cent interest per annum.

KINSTON, N. C.—Kinston has decided to issue bonds in the sum of $25,000 for improvements.

LA CROSSE, WIS.—The ordinance providing for $25,000 bonds for permanent street improvements has been passed by the common council.

LEHI, UTAH—A special election will be held September 16th for the purpose of voting on a proposed bond issue of $6,000.

LEIPSIC, OHIO—This place will open proposals for $7,000 6 per cent 10-20 year improvement bonds.

LE ROY, MINN.—Mower county will receive bids on $7,500 4 per cent 10-year bonds of school district No. 9.

LIGONIER, IND.—The city of Ligonier's council has ordered the issuance of $5,000 for the construction of a new school building.

LUDINGTON, MICH.—The council has adopted a resolution providing for a special election to decide on the question of bonding the city for the sum of $10,-444 to purchase the property of the Water Supply Company.

MADISONVILLE, TEX.—The commissioners' court has passed an order for issuance of $23,000 courthouse refunding bonds bearing 4 per cent interest to pay off a like amount of 6 per cent bonds issued in 1894.

MANSFIELD, OHIO—Bids will be received for the purchase of street assessment bonds of the city of Mansfield in the sum of $550 to pay for improvements, the bonds to be in denominations of from $50 to $300 each, bearing interest at the rate of 6 per cent per annum.

MANSFIELD, OHIO—The county commissioners have issued bonds to the amount of $20,000 in denominations of $500 at 5 per cent. The bonds are issued for the purpose of rebuilding and repairing the bridges and culverts in the county destroyed or partially destroyed by the June flood.

MARION, IND.—City Clerk Robbins is making preparations for a bond sale on street and sewer improvements. Bonds are to be sold amounting to $17,000.

MARQUETTE, MICH.—The citizens have voted to refund $30,000 worth of school bonds which come due in September.

MARSHALL, MICH.—The Commercial Savings Bank of this city has purchased of N. H. Harris & Co., of Chicago, the $25,000 3 per cent Marshall sewer bonds. An election will be held to vote on a proposition to bond school district No. 1, comprising townships of Marengo, Marshall and the city of Marshall, for $20,000, bearing 4 per cent interest, to run for ten years, for the erection of new high school.

MARSHALL, MINN.—Marshall has voted to issue $40,000 bonds, to be used in the building of a new schoolhouse.

MARSHALL, TEX.—Harrison county has issued $74,000 worth of bonds on which to raise money to rebuild the county courthouse in Marshall.

MARTINS FERRY, OHIO—Proposals for $35,000 4 per cent semi-annual 30-year water bonds, dated August 19, 1899, will soon be opened.

MASSILON, OHIO—Bids will be received for the purchase of coupon bonds in the sum of $7,000 in denomination of $400 each with 4½ per cent interest per annum.

MATTOON, ILL.—An election will be held to vote on a proposition to issue $50,-000 of bonds to the Grayville and Mattoon Railroad Company.

MELROSE, WIS.—A special town meeting has been held at Melrose to vote on the proposition to bond the township for $9,500 to aid in the construction of the La Crosse, Black River and Neillsville electric railway. The company agrees to have the road completed from Onalaska to Melrose inside of three years.

MERRILL, WIS.—An ordinance authorizing the issuance of sewer bonds to the amount of $6,000, with interest at 5 per cent, has been passed.

MIAMI, I. T.—This town has voted $10,000 in municipal bonds for school purposes.

MILWAUKEE, WIS.—The commissioners of public debt will receive bids for the permanent street improvement bonds which amount to $160,000. It is expected that the city will sell the bonds at the highest premium yet obtained.

MONONGAHELA CITY, PA.—The borough has passed an ordinance providing for the issuing of bonds to the amount of $59,000 to refund bonds now redeemable and outstanding for a like amount. The new bonds will bear 3½ per cent interest.

MONTGOMERY, ALA.—The bond issue of $25,000 to secure a waterworks system for Pratt City is on the market,

and many improvements are being made in the sanitary work.

MORO, ORE.—The city of Moro is about to sell $7,500 worth of bonds for the purpose of purchasing and improving the city waterworks.

MT. CARMEL, PA.—The voters of Mt. Carmel decided to bond the debt of that borough for a period of ten or twenty years, at the option of the village, to the amount of $38,000 at 4 per cent interest.

MT. HOLLY, N. J.—At the council meeting held at this place the finance committee reported that $24,000 of the city bonds, bearing interest at 5 per cent, had been called and refunded at 4 per cent.

MT. VERNON, N. Y.—This place will sell $40,000 assessment and $4,000 redemption bonds.

NASHVILLE, TENN.—Mayor Dudley has approved of the bill authorizing the issuance of $70,000 refunding bonds.

NATCHEZ, MISS.—The board of supervisors will soon advertise the issuance of $5,500 worth of bridge bonds. The bonds will bear 5 per cent interest.

NEBRASKA CITY, NEB.—At a special election held at this place last week for the purpose of voting electric light bonds the proposition was carried.

NEVADAVILLE, COLO.—This place now offers $10,000 6 per cent 10-15 year waterworks bonds, dated July 25, 1899. This is part of the $30,000 bonds recently voted.

NEW ALBANY, IND.—The Second National Bank of this city has purchased $11,000 10-year 5 per cent bonds of Orange county for $13,323.

NEWARK, N. J.—A reissue of $7,000 bonds at 4 per cent is to be made soon.

NEW BARBADOES, N. J.—This place sells $32,000 4½ per cent semi-annual bonds.

NEWBURG, N. Y.—Bids will be received by the mayor for $26,667 3½ per cent semi-annual 1-10 year serial registered improvement bonds.

NEW HAVEN, CONN.—New Haven has decided to issue $100,000 worth of bonds in anticipation of taxes.

NEWNAN, GA.—The town of Newnan has voted to issue bonds for the purpose of constructing a sewerage system.



NEW RICHMOND, WIS.—It was voted to bond the county for the purpose of rebuilding a bridge destroyed by the storm.

NEW SMYRNA, FLA.—The town council of New Smyrna has ordered an election for September 15th for the purpose of voting on a proposition to bond the town in the sum of $5,000 for the purpose of building a new city hall.

NEWTON, ILL.—The electors of the Kern district have voted to issue bonds to build a new schoolhouse and the directors will proceed at once to erect a substantial building.

NEW YORK CITY—Sealed proposals will be received by the city of Williamsport, Pa., for the purchase of $500,000 refunding bonds of the denomination of $1,000, bearing interest at the rate of 3½ per cent per annum, free of all taxes, to be dated September 1, 1899, redeemable on and after September 1, 1909, and payable September 1, 1929.

NIAGARA FALLS, N. Y.—This city is about to issue bonds in the sum of $71,000.

NOKOMIS, IOWA—The school board of this place will accept bids for the schoolhouse bonds.

NORFOLK, NEB.—Madison school district will vote on a proposition to issue $7,000 bonds for the purpose of erecting a new school building.

NORRISTOWN, PA.—This place will soon issue $100,000 worth of bonds.

NORTH YAKIMA, WASH.—The county commissioners have ordered the issuance of $92,000 of county bonds for the purpose of funding road and bridge and general fund warrants that aggregate $69,000 with $23,000 of accrued interest.

OLYMPIA, WASH.—An additional $20,000 worth of bonds have been issued by the governor and state auditor against the permanent school fund, making a total of $180,000 worth of bonds already issued.

ONEIDA, N. Y.—This place has voted to issue $5,000 school bonds.

ORVILLE, CAL.—A special bond election will be held in Plumas county for the purpose of voting upon the question of refunding the county's indebtedness, amounting to $35,100.

OPHIR, UTAH—This school district, No. 9, is about to erect a new schoolhouse and has decided to float $500 in bonds at 6 per cent and to run five years.

OXNARD, CAL.—The school trustees have called an election for the San Pedro district for the purpose of voting on a proposition to bond the district for $20,000. There are to be twenty bonds of $1,000 each, bearing 6 per cent interest.

PARK RAPIDS, MINN.—Hubbard county is to have a special election September 21st to vote on a proposition to bond the county for $15,000 for building a new courthouse in Park Rapids.

PARSONS, KAS.—A special election will be called on August 29th to vote on the proposition to issue $185,000 in 5 per cent bonds for the purchase of the waterworks.

PASSAIC, N. J.—This place is planning to issue $7,500 4½ per cent 20-year bonds.

PAWNEE, I. T.—The school board of this place has issued the call for an election to vote bonds in the sum of $4,000 to build a stone school building.

PENSACOLA, FLA.—The city council will provide for an election in October on the question of issuing $200,000 5 per cent 20-year coupon improvement bonds.

PHILADELPHIA, PA.—The citizens of this city will soon hold an election to vote on the proposition to issue $100,000 worth of bonds for street improvements.

PITTSBURG, PA.—September 19th the city will vote on the matter of issuing $3,418,000 4 per cent bonds for improvements.

PLEASANTON, CAL.—Pleasanton is considering a proposition to bond the city for $20,000, with which sum the waterworks plant is to be enlarged.

PRATT CITY, ALA.—This city has advertised for bids for $25,000 of 30-year 6 per cent waterworks and fire protection bonds.

PROCTOR KNOTT, MINN.—This place advertises for proposals for $8,500 6 per cent semi-annual 10-year bonds, dated August 15, 1899.

RALEIGH, N. C.—Bids will be received for the purchase of $60,000 of North Carolina 4 per cent bonds running ten years.

RANKIN, PA.—Rankin borough has voted to issue bonds for sewer improvements. Scarcely any opposition to the proposition developed, the vote being 56 to 7. The new issue will be for $27,461.26, bonds to run thirty years, bearing 4½ per cent interest.

REDWOOD FALLS, MINN.—An election will be held to vote on the question of issuing $9,400 worth of bonds to aid the Manitoba & Gulf Railway Company in constructing a line from Redwood Falls to Renville.

RICHMOND, MO.—The city of Richmond contemplates the issuance of $3,500 worth of bonds to provide money for the erection of filters and basins to clear the water of the local plant.

ROCHESTER, N. Y.—It was decided to recommend to the common council tonight the issuance of bonds to the amount of $500,000, the proceeds to be used to retire outstanding city notes which are bearing interest at a rate of 6 per cent.

SAGINAW, MICH.—The board of estimates will meet at this place to consider the proposal of bonding the city in the sum of $8,000 on account of the Court street bridge and $1,500 for deep wells, $1,000 for the east and $500 for the west side.

SANDUSKY, OHIO—Sealed proposals will be received at the office of the city clerk for the purchase of $7,000 general sewer refunding bonds of the city of Sandusky, Ohio. Said bonds are to be dated July 16, 1899, and to bear interest at the rate of 4 per cent per annum, payable semi-annually.

SALEM, OHIO—This city will award $65,000 4 per cent semi-annual funding bonds maturing "on or before" October 1, 1909. Subscriptions by citizens aggregate over twice the amount of the bonds.

SALISBURY, N. C.—An election will be held to vote on the question of issuing $100,000 worth of bonds for public improvements.

SAN DIEGO, CAL—The county treasurer will receive sealed proposals for the sale of Chula Vista school district bonds for $2,000, bearing interest at the rate of 5 per cent per annum, due in two, three, four and five years from July 10, 1899.

SARDIS, MISS.—Bids for Sardis waterworks bonds to the amount of $21,000, due and payable in twenty years, with

5 per cent interest payable annually, will be received by the clerk.

SCRANTON, MISS.—The board of supervisors authorized the issuance of $8,000 of county bonds to be used in building a new jail. They are to be of the denomination of $500 each.

SEDALIA, MO.—An election will soon be held to decide whether new bonds shall be issued to pay off the outstanding revenue bonds.

SHAWNEE, OKLA.—This place offers at any time $4,000 20-year school bonds.

SHELBY, OHIO—The bonds for building bridges to replace those destroyed by the recent flood will be sold. The county commissioners authorized the issuance of the bonds, which are for the sum of $30,000.

SHELDON, ILL.—A special election is to be held at Sheldon to give the voters an opportunity of voting on the proposition of issuing $11,000 worth of bonds to erect a new schoolhouse.

SHERMAN, TEX.—The citizens of this place are considering the question of the issuing of $150,000 bonds for sewer purposes.

SIOUX FALLS, S. D.—All five of the Fairfax, Gregory county, school districts will vote bonds for new schoolhouses.

SPRINGFIELD, ILL.—The auditor of public accounts has registered $22,400 in 5 per cent bonds of the Russell and Allison drainage district in Lawrence county.

ST. AUGUSTINE, FLA.—Authority has been granted to issue $20,000 5 per cent electric light bonds.

ST. JOSEPH, MO.—This city contemplates the issuance of $10,000 school bonds.

ST. PETER, MINN.—Bids are sought for $7,000 5 per cent semi-annual refunding bonds, maturing $2,000 in one and $5,000 in thirteen years.

SULLIVAN, ILL.—At the council meeting the tax levy ordinance was passed. The sum of $7,500 was voted for municipal purposes. The sale of $7,000 in bonds at par was ratified.

SULLIVAN, IND.—Bids are advertised for $25,000 3½ per cent semi-annual 10-year funding bonds.

SUN PRAIRIE, WIS.—This place has voted to issue $12,500 worth of bonds to build a system of waterworks.

TOCCOA, GA.—Bonds have been voted to be issued for the purpose of erecting a new schoolhouse in Toccoa.

TOPEKA, KAS.—An election will be called September 9th to vote on a proposition to issue $60,000 in bonds for the purpose of erecting a city building.

TRENTON, ILL.—The town of Trenton will vote on a proposition to issue bonds in $5,000 for the purpose of building waterworks.

VALPARAISO, IND.—The county commissioners have ordered new bonds issued for the Keeler road. A mistake was made in issuing more bonds than the amount of the contract called for.

VERNON CENTER, MINN.—This village has voted $25,000 in bonds for the erection of a new schoolhouse.

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## A VALUABLE CHART.

FOR BANKERS, ATTORNEYS, AND COLLECTION AGENCIES.

If a navigator should go to sea without his charts he would run a great risk of meeting disaster of some kind, running on rocks or running his ship aground in shallow water, thus causing loss of valuable time, if not of his vessel. So a banker, or any one who handles commercial paper, runs a risk of losing valuable time if he tries to manage that part of his business without the "Banker's Reference Chart." This chart shows the rocks and shoals in the different states you ought to know about. That is, it gives the laws and customs regulating holidays (names and dates), half-holidays, grace or no grace on notes, drafts—time, sight, demand or plain—and on checks made payable at future date; if grace has been abolished it tells when the law became effective; when items due on holidays and half-holidays are payable; when holidays falling on Sunday are observed; legal and contract rates of interest, and other useful information.

The report for each state and territory, with Ontario and Quebec, is given separately and completely. It is neatly and plainly printed on bond paper (14x15) and folded to usual bond size, so that it is handy. But the best part is it gives the latest laws and is reliable. The full title of the chart is "United States and Canada Bankers' Reference Chart." Price 50 cents each, or 3 for $1.00. Published by Charles W. Reihl, 27 N. Third St., Philadelphia, Pa.

# BANK NOTES.

**East.**

The voluntary assignment of John Kingsbury of Brockport, N. Y., has been announced.

Calvin E. Bankert is cashier of a new savings bank opened at Union Mills, Carroll county, Md.

The National Bank of Wilmington and Brandywine has opened a depository in New Castle, Del.

The officers of the National Bank of Virginia of Richmond propose an increase in capital from $200,000 to $500,000.

William H. Bishop has been elected president of the Union National Bank of Mt. Holly, N. J., to succeed Isaac Fenimore.

The directors of the Oneida National Bank of Utica, N. Y., have elected W. Stuart Walcott president and Lewis H. Lawrence vice-president.

The Nassau County Bank of Mineola, L. I., has begun business with Thomas Albertson as cashier. The bank has a capital stock of $25,000 and a paid up surplus of the same amount.

The Comptroller of the Currency has authorized the organization of the Bloomsburg National Bank, Bloomsburg, Pa., with a capital of $60,000.

The North American Trust Company of New York has filed with Superintendent Kilburn a certificate of a proposed increase of its capital stock from $1,000,000 to $2,000,000.

The Comptroller of the Currency has declared a fourth dividend of 10 per cent in favor of the National Bank of Potsdam, N. Y., making in all 60 per cent on claims proved and allowed, aggregating $339,060.

Receiver Felker, of the Dover Five-cent Savings Bank of Dover, N. H., has declared a dividend of 12½ per cent. This is the third dividend declared since the institution was closed as the result of the defalcation of Cashier Isaac Abbott, and makes a total of 87½ per cent. Mr. Felker expects to declare another dividend soon.

At the meeting of the directors of the Aetna National Bank, of Hartford, Conn., Alfred Spencer, Jr., who since June, 1891, has occupied the position of cashier in the bank, was unanimously elected president to succeed Archibald Loomis who some months ago resigned to accept the vice-presidency of the National City Bank of New York.

The report of the seventy-two state and private banks of Virginia show resources at the close of the fiscal year of $24,659,511; capital stock, $4,687,344; surplus fund, $1,367,349; other undivided profits, less expenses and taxes paid, $856,349; dividends unpaid, $80,680; deposits, $16,507,979; due other banks and bankers, $772,615; all other liabilities, $387,496.

Judge Gray has filed an opinion in the United States Circuit Court in favor of the defendant in the suit of Charles T. Quin, against George H. Earle, Jr., receiver of the Chestnut Street National Bank of Philadelphia. The suit was brought to recover $3,000, with interest from February 16, 1898, date of demand from receiver, on the ground that when deposited by the complainant on Dec. 22, 1897, it was such a fraud on the part of the bank to receive it that it did not become the property of the bank.

Fletcher S. Heath will succeed Col. John McAnerney as president of the Seventh National Bank of New York. Fletcher S. Heath is president of the First National Bank of Oxford, Ohio, and vice-president of the Miami Valley National Bank of Hamilton, Ohio. He was formerly cashier of the latter institution. William H. Kimball, who was recently elected vice-president of the Seventh National, will practically control the business of the bank. Mr. Kimball is a former national bank examiner, and is recognized as one of the most capable financiers in the country.

President Arthur T. Hadley of Yale University has been elected a director of the First National Bank of New Haven. President Hadley is well posted on financial affairs, but this is the first time he has been called to serve in a bank directory. The members of the board believe that their directory will be considerably strengthened by the selection of President Hadley. The announcement was

rather a surprise to business men when it is considered that Yale is thinking of having its own bank. It was believed by some to mean that the First National Bank has made arrangements with President Hadley to do all of Yale's banking.

A deed has been placed on record conveying from the Merchants' National Bank of Baltimore to the United States of America the two lots at the southwest corner of Gay and Water streets, needed for the new Baltimore custom house. The lots were formerly occupied by the banking institution and were originally part of 1,000 acres conveyed to Charles Carroll, barrister, and not to Charles Carroll of Carrollton, as erroneously supposed, in 1696 by Lord Baltimore. They were known as Ely O'Carroll, it being customary in those days to name all tracts. The Merchants' Bank secured the land from the old United States Bank in 1837, which in turn had bought it from Columbus O'Donnell.

The Bank of Pittsburg, the oldest and one of the most stable financial institutions in Allegheny county, will probably be changed from a state to a national bank by action of the stockholders on September 27th. A meeting for this purpose has been called by the directors. It will require a two-thirds vote to make the change, and the directors feel almost certain that the stockholders will favor the move. The name of the old bank will not be changed, but will simply be followed by the letters "N. A.," meaning national association. Should the stockholders vote for the change, the business will be continued without a break, the bonds being filed at Washington instead of at Harrisburg. The bank will become a national bank as it now is. It is claimed that several advantages are secured, among them being the right to act as reserve agent for other banks, and the right to issue bank notes. The Bank of Pittsburg has become famous from the fact that it invariably paid its indebtedness in specie. It has survived four wars and five suspensions of specie payments, but has always paid gold. In the great panic just before the war, the Pittsburg bank was a notable exception in this respect in the country. The bank was organized in 1810 as the Pittsburg Manufacturing Company, to foster industries by timely loans, and in 1814 became the Bank of Pittsburg by charter. The capital is now $1,200,000, and the surplus $694,510. Reuben Miller is president, William Roseberg, vice-president; William F. Bickel, cashier; J. J. Donnell, C. B. Shea, T. C. Jenkins, John H. Ricketson, W. A. Caldwell, Joseph Woodwell, Thomas H. Lane and Henry H. King, directors.

### Middle.

A new bank is to be established at St. Ansgar, Iowa.

B. R. Johnson proposes to start a bank at Cornell, Ill.

An effort is being made to secure the location of a government subtreasury at Kansas City.

The National Bank of La Crosse, Wis., had deposits of $1,846,280 at the time of its April 5th statement.

Milwaukee proposes to make a strong bid for the 1900 meeting of the American Bankers' Association.

The State Bank of Warren at Warren, Ill., was opened with Daniel Keller, president, and F. R. Foll, cashier.

Irving, Montgomery county, Ill., will have a bank. It will be started by capitalists from Springfield and local parties.

John Armstrong has sold his interest in the Citizens' Banking Company of Champaign, Ill., to J. W. Orr and Arthur M. Burke.

The first bank in Lawrence, Mich., has been opened with a capital of $15,000. George Chapman, a former banker of Bangor, is the manager.

T. A. E. Weadock has paid the depositors of the defunct First National Bank of East Saginaw, Mich., 40 per cent of the total amount of their claims.

A drawee bank which pays the good-faith holder of a forged check on which an indorsement is forged is held in Iowa to have no right to recover the money paid.

The capital of the Pullman Loan and Savings Bank, Pullman, Ill., is $200,000. The bank had at the time of its last statement in surplus and undivided profits $111,882.

The Crothersville State Bank of Crothersville, Ind., has been incorporated, with a capital stock of $25,000. William Fultz is president and C. W. Keach cashier.

The Comptroller of the Currency has authorized the organization of the German National Bank of Marietta, O.; capital, $100,000; William H. Ebinger, pres-

ident; J. S. H. Torner, vice-president; S. L. Angle, cashier. The Globe National Bank of Providence, R. I., has gone into voluntary liquidation by resolution of its stockholders.

The Deposit Bank of Brownsville has filed articles of incorporation with the secretary of state of Kentucky. The capital is $10,000. T. J. Wassley is the chief incorporator.

The Comptroller of the Currency has declared dividends in favor of the creditors of insolvent national banks as follows: Five per cent, National Bank of Portsmouth, O.; 10 per cent, the National Bank of Potsdam, N. Y.

The Comptroller of the Currency has declared an eighth dividend of 3 per cent in favor of the creditors of the Northern National Bank at Big Rapids, Mich., making a total of 83 per cent on claims aggregating $24,800.

The aggregate resources of the state banks of Illinois, compiled by the auditor of public accounts July 1st, shows an increase over the report of March 6th of $10,306,596. The average deposits show an increase of $5,446,175,

There has been a change in the Peddicord, Burrows & Co. Bank of Decatur, Ill., and the bank will be run under a new organization known as L. Burroughs & Co., bankers.

Kalida, Ohio, will have a bank which is to be known as the People's Bank of Kalida. The stockholders are Jacob Best, J. D. Watterson, Henry Roose and J. F. Kimmerle.

The creditors of the Northern National Bank of Big Rapids, Mich., are to be ceive another small dividend. It will be three per cent, and will leave seventeen per cent unpaid.

It is reported that C. Lane, C. E. Edwards and Isaac Horn, three well known citizens of Sullivan, Ill., have organized a stock company and will open up a bank in that city soon.

Banking Commissioner Maltz of Michigan has promoted Examiner W. T. Bradford to the position of deputy banking commissioner vacated July 1st by Eugene A. Sunderlin.

A. J. Frame, president of the Wausha National Bank, has been invited to deliver an address before the American Bankers' Association on "What Can be Done to Perfect Our Currency."

A fifth dividend of 5 per cent in favor of the creditors of the Farmers' National Bank of Portsmouth, O., has been declared, making in all 65 per cent on claims amounting to $303,753.03.

Hilands & Dunn, investment bankers of Cleveland, Ohio, announce that they will remove their business to Chicago owing to the superior field afforded for the sale of high-grade railway securities.

John H. Smith and other Michigan capitalists have been in the city this week arranging for the establishment of a new national bank in Greensburg, Ind. It is understood that $100,000 of stock has been provided for.

The certificate of the Comptroller of the Currency, authorizing the First National Exchange Bank of Sydney, Ohio, to begin business with a capital of $50,000, has been issued. The president is W. H. Wagner, and cashier, L. M. Studevant.

A private bank is held in Du Quoin vs. Kelly (Ill.), 43 L. R. A., 644, not to be a regularly organized bank within the meaning of the Illinois statute authorizing the deposit of municipal funds in regularly organized banks.

The Comptroller of the Currency has declared the following dividends in estates of insolvent national banks: Five per cent, First National Bank of Helena, Mont., 2 2-10 per cent, the Keystone National Bank of Superior, West Superior, Wis.

For the first time in the history of Chicago, a bank in this city recently sent $1,500,000 to Texas to move the cotton crop. Heretofore nobody would have thought of applying anywhere but in New York for such a sum for that purpose.

A final dividend of 2.2 per cent has been declared by the Comptroller of the Currency in favor of the creditors of the Keystone National Bank of West Superior, Wis., making in all 49.2 per cent on claims proved, amounting to $141,-656.40.

The acting Comptroller of the Currency has approved the application of Edwin F. Vorhis of Akron, O., E. M. Buel, Charles Baird, O. C. Barber and P. C. Buel for authority to organize the First National Bank of Barberton, O., with a capital of $50,000.

A permit has been issued by the auditor of public accounts for the organization of the Farmers' Bank at Chenoa, Ill. The capital stock is $30,000 and the com-

missioners are as follows: James Kelley, Maurice Monroe, Orville D. Sanborn and Mary J. Davenport.

The New Farmers' and Traders' Bank of Owensboro, Ky., with $30,000 capital stock, has filed incorporation articles in the office of the Secretary of State. C. A. Williams and Benjamin Wile are the incorporators.

A bill in the Circuit Court at Rockford, Ill., asks for the appointment of a receiver for the Rockford Savings Bank, which was a side branch of the old Second National Bank. It was organized in the '80s with G. A. Sanford president and R. P. Lane secretary.

Illinois bankers will hold their annual meeting this year in Chicago on October 5 and 6. The time has been selected to give the delegates an opportunity of attending the fall festival. On one night of the convention a reception will be given the financiers at the art institute.

At a meeting of the stockholders of the First National Bank of Kirkwood, Ill., Willard C. Tubbs was elected president of that institution and W. K. Gamble vice-president, to fill the vacancies occasioned by the deaths of the former president and vice-president, Dr. Henry Tubbs and Paul D. Salter.

The Comptroller of the Currency has declared a sixth dividend of 5 per cent in favor of the creditors of the Third National Bank of Detroit, Mich.; an eighth dividend of 3 per cent in favor of the creditors of the Northern National Bank of Big Rapids, Mich.; a final dividend of ½ per cent in favor of the creditors of the First National Bank of Bedford City, Va.

The Northern Indiana Trust Company of Ft. Wayne, Ind., has been incorporated with $200,000 capital, and eleven directors, as follows: Charles McCulloch, William P. Breen, Pat J. McDonald, Willis Hattersley, Robert W. T. Dewald, O. E. Bradway, M. C. MacDougal, W. W. Rockhill, William Stephen, John Mohe, Jr., John Ross McCulloch. All of the directors live in Ft. Wayne.

The Bank of Bloomer (Wis.) has changed hands. Henry Marshall, who has been in the banking business at that point for the past twelve years, sold to a party of Chippewa Falls gentlemen, composed of L. M. Newman of the First National Bank, Judge R. D. Marshall, James McKinnon and Alexander McLaren. Aden Newman, son of L. M. Newman, will be cashier and have charge of the bank.

The Laporte Savings Bank of Laporte, Ind., has raised a new question before the State Board of Tax Commissioners. The bank had a surplus of $33,000, which it invested in government bonds. The officials of the bank claim these are exempt from taxation, but the question raised is whether they are to be considered as government bonds or as a surplus. If the former they cannot be taxed, but if the latter they are subject to taxation.

The Eaton County Savings Bank is the name of a new banking institution at Charlotte, Mich. It is really a new departure on the part of the Merchant's National and the business will be conducted in that institution. The officers are: President, E. T. Church; vice-president, A. D. Baughman; cashier, H. K. Jennings; directors, Homer G. Barber of Vermontville, Edwin N. Ely, Olivet; A. D. Baughman, E. T. Church and H. K. Jennings. The capital stock is $25,000.

The promoters of the big paper mill at Alexandria, Ind., all of them Wisconsin men, have decided to establish a bank. Mr. Cook, who is at the head of the company, is a prominent and wealthy lumberman and capitalist of Wisconsin. At the last election of United States senator he only missed the honor by a rub. He has a great deal of faith in Alexandria, and is disposed to spend a great deal of money there. They will have one of the best equipped paper mills in the country.

At a meeting of the directors of the Wisconsin National Bank of Milwaukee George G. Houghton, the veteran banker, was elected vice-president of the bank to succeed the late Charles Best. Mr. Houghton was suggested for the place shortly after the death of Mr. Best, but there was some question at that time about his willingness to take it, the impression prevailing that he had sold his own bank for the purpose of getting relief from the responsibilities of a banker. He has been a director of the Wisconsin National since the consolidation of his own bank with that institution.

The state banks of Michigan are apparently in a prosperous and healthy condition, the only drawback being the inability to loan profitably the immense sums of money deposited. State Banking Commissioner Maltz has given out a

consolidated statement showing the condition of the 185 state banks and three trust companies of Michigan at the close of business June 30th. As compared with the report of February 4th it shows an increase in the loans, discounts, stocks, bonds and mortgages of $7,099,214, and at the same time the cash items, including reserve funds, show a decrease of $3,000,155. The capital stock has been increased $200,000. The deposits show an increase of $3,922,.698.

The local stockholders of the State Bank of Indiana, at Indianapolis, have received information that a meeting of the stockholders will be held in November, and perhaps earlier, to take action on a proposed reorganization of the institution under consideration for almost a year, and at least some of the directors are said to favor a change before the new year. It is the purpose to make the capital of the new bank, which will probably be known as the State National, $200,000, and the officers will remain as at present. The directors think the change will be beneficial; and as Indianapolis has been designated a national bank reserve city, it will increase the line of country bank deposits, which will come to the state as a reserve agent, and which, under its state charter, it could not obtain.

The Michigan state banking department has been advised that Circuit Judge Daboll has ordered the sale of the bank block owned by the defunct People's Savings Bank of Mt. Pleasant, to a syndicate composed of about twenty of the principal stockholders and dividend sharers of the bank. This bank failed two years ago and the block, which was its principal asset, has since been carried on the books at a valuation of $50,000. It has been a stumbling block in the way of the receiver, who has been unable to dispose of it to advantage. This, of course, has rendered it impossible for him to declare further dividends or wind up the affairs of the bank, there being a $17,000 mortgage against the property. Some of the purchasers were recipients of dividends now claimed to be illegal. The sale is made for $26,000, the purchasers to take care of the mortgage, while, on the other hand, the latter are relieved of all claims against them as stockholders or receivers of illegal dividends. The prospects are that the depositors will realize between 50 and 60 per cent of their claims.

The latest development in the troubles of the Third National Bank of Detroit occurred when Receiver J. L. Hudson received notice from the Comptroller of the Currency that a further assessment of 16 per cent has been ordered upon the capital stock. The first assessment was declared in February, 1894, soon after the bank closed, for a total of $252,000. The new assessment is for the remaining $48,000, and brings the total up to 100 per cent, which is the limit of the law. When the bank failed, early in 1894, the directors assumed liabilities of over $1,000,000 and gave the Peninsular Savings Bank a guarantee for over $800,000 of public funds which the Peninsular has deposited in the Third National. Only two of the directors, however, proved able to stagger under this heavy load. Capt. Stevens and J. L. Hudson had to assume nearly the whole burden. In 1896 Capt. Stevens and Mr. Hudson paid the Peninsular Savings bank the balance due on their guarantee, and a few months ago Capt. Stevens bought all the remaining assets of the bank, face value over half a million, for about $19,000. The creditors have received dividends aggregating 51½ per cent, another of 5 per cent will be paid in a few days, and enough more may be realized to make a total of 60 per cent.

### West.

Total deposits in Arizona banks are $3,580,505.

A new bank has been organized at Waldo, Ark.

The Nance County State Bank has opened for business at Genoa, Neb.

The Bank of Oxnard, Cal., has opened for business with a capital of $50,000.

The Farmers' Bank of Laddonia, Mo., has decreased its capital stock from $20,000 to $15,000.

The Citizens' State Bank of Le Roy, Kas., is being organized with J. R. Copple as cashier.

S. E. Morris of the Merchants' Bank of Redfield and A. M. Moore have arranged for the opening of a bank in Faulkton, S. Dak.

The McHenrys of Denison, Iowa, have bought the Traders' Bank at Vail and will run it as a branch of their Denison Bank.

A bank in western Oklahoma, organized last spring, is said to have made 25 per cent on a capital stock of $20,000 in about four months.

The Citizens' Bank of Firth, Neb., has been organized by George O. Adams, W. J. Crandall and W. T. McElvain, with a capital stock of $10,000.

The Iowa state auditor has issued a certificate authorizing an increase of the capital stock of the Davenport Savings Bank from $250,000 to $300,000.

C. Q. Chandler, president of the Bank of Commerce of Garnett, Kas., is one of the directors of a new bank just chartered to do business at Meade.

The Union National Bank of Springfield, Mo., capital stock $100,000, has been organized, with H. B. McDaniel president, and Geo. D. McDaniel cashier.

There is considerable gossip as to the presidency of the Lafayette Bank of St. Louis. The name of Mayor Ziegenheim is mentioned in connection with it.

It is proposed to organize a bank at De Pere, Wis. J. P. Dousman, C. G. Wilcox and William Armstrong are mentioned in connection with the enterprise.

Moore & Company's bank at Goldendale, Wash., is open for business. The directors are Walter H. Moore and H. A. Moore of Moro, E. E. Lytle and T. B. Montgomery of Portland.

Mr. Aaron Cover will start a private bank at Keswick, Iowa, and will open up for business this fall. He has already contracted for the erection of a two-story brick building 22x60 feet.

The Merchants' Bank of Halifax is opening a branch at Republic, Wash. Temporary premises have been secured, and the bank will commence business in that thriving mining camp right away.

W. W. Somers of St. Joseph, who was cashier and one of the founders of the Commercial Bank of Champaign, Ill., has sold his interest to U. G. Swearingen of Chicago, who now acts as cashier of the institution.

The first dividend of 5 per cent has been paid by the insolvent Union Savings Bank of San Jose, Cal. It is six months since the failure and the prospects are that not to exceed 40 per cent will be paid.

John T. Webber, who has been an employe of the Northwestern National Bank of St. Paul for many years, has been selected as the cashier of the newly organized Farmers' and Merchants' Bank of Jamestown, N. D.

Edward J. Hodgson is the receiver of the Savings Bank of St. Paul. The appointment was made in an order filed by Judge Brill in the district court. Mr. Hodgson has appointed James C. Michael as his attorney.

The application of the following persons for authority to organize "the First National Bank of Pawnee," Okla., with a capital of $50,000, has been approved: C. J. Shapard, S. B. Berry, G. M. Berry, O. M. Lancaster, G. M. Weems.

At the recent meeting of the stockholders of the State Exchange Bank, of Parkersburg, Iowa, S. A. Foote was elected president to fill vacancy caused by the death of Aaron Wolf, and R. G. Renken vice-president, in place of S. A. Foote resigned.

The local postoffice is to become a member of the Spokane clearing house, and as a result the clearings will be increased approximately $2,000,000 a year, and much annoyance and inconvenience will be saved both the postoffice officials and the banks.

The State Bank of Galena, Kas., has been organized with $20,000 capital. The directors are: Bartlett Cooley, O. T. Street, J. W. Tate, L. K. Wright, W. F. Sapp, O. E. Allen, Charles Rains and Gabriel Schmuck of Galena, and Isaac Wright of Columbus.

Harry Rubey has been appointed one of the Missouri state bank examiners. Mr. Rubey demonstrated his efficiency as a practical banker while cashier of the State Exchange Bank of Macon and he is furthermore a gentleman of great integrity and a high sense of honor.

The extent of a recovery of a pledgee of a promissory note as collateral security is held, in Yellowstone National Bank vs. Gagnon (Mont.), 44 L. R. A. 243, to be the amount of the claim against the pledgor—at least where the maker has a valid defense as against the pledgor.

The Bank of Danville, Ark., has been organized with $25,000 capital stock. The officers are J. H. McCargo, president; O. L. Clement, vice-president; P. A. Douglass, cashier; J. H. McCargo, O. L. Clement, G. E. Wooten, W. R. Cain, J. W. Whitlow, W. H. Cooper and S. W. Smith, directors.

The Bank of Rector, Ark., has filed articles with the secretary of state, there being forty-one incorporators. The capital stock is $20,000, all of which has been subscribed. The directors are J. R. Hofford, president; Joseph A. McNiel, Joe Wolf, Edward King, W. S. Holifield and M. F. Collier.

Charters have been issued by the Secretary of State of North Dakota for two new banks, viz., the Forman State Bank at Forman, the county seat of Sargent county, and the Ward County State Bank, at Kenmare, a new town on the banks of Des Lacs Lake in the northwestern part of Ward county.

The dividend of 7 per cent recently declared by Receiver T. P. McDonald to the creditors of the defunct Red Lodge, Mont., bank of J. H. Conrad & Co. is this week being paid in by Attorney George W. Pierson. This is the second dividend and in all makes 47 per cent thus far declared.

W. L. Mote of Sioux City has purchased D. T. Gilman's stock in the Bank of Plainview, Neb., and will take personal charge of the institution, of which he formerly was cashier. H. L. Ludlum has resigned as assistant cashier and will leave the bank, but will remain in Plainview and engage in other business.

The First Bank of Sumpter, Ore., has filed articles of incorporation, and will begin business at once. The company has a capital of $20,000, divided into 200 shares of the value of $100 each. J. W. Scriber of La Grande; J. W. Mead of Portland, and R. H. Miller of Sumpter, are the incorporators and stockholders of the bank.

A new state bank will be opened at Long Prairie, Minn. The principal stockholders will be Albert Rhoda, Charles Faust and Willard Gutches. The bank will be in the new building, now being erected by Thieges brothers, and will have a capital of $25,000. R. H. Harken, ex-cashier of the Bank of Long Prairie, will be cashier.

At the annual meeting of Group 1 of the Kansas Bankers' Association C. C. K. Scoville of Seneca was named president and C. L. Brokaw of Kansas City, Kan., secretary. In both cases the vote was unanimous. E. A. Kelly of Leavenworth, F. M. Wilson of Horton and C. F. Henson of Paola were selected as an executive committee.

T. B. Wallace, receiver for the Missouri National Bank, will pay another 5 per cent dividend just as soon as the depositors' warrants can go to Washington, receive the Comptroller's signature and be returned to Kansas City. The Missouri National failed in 1896. The present dividend will make a total of 62 per cent received by depositors.

A bank has been established in Kingsland, Ark., known as the Cleveland County Bank, with W. D. Attwood of New Edinburg as president, E. R. Buster, vice-president, and J. H. Hall, cashier. The directors are: W. D. Attwood, New Edinburg; W. H. Langford, Pine Bluff; M. W. Mosley, E. R. Buster, F. L. Daniel, Dr. Wm. Breathwit, Kingsland.

Sparks Bros., real estate men of Tekoa, Wash., have decided to engage in the banking business, and expect to have the new institution opened up and in full blast at an early date. Associated with them in this enterprise will be Colonel George McDonald, who is a capitalist and a man of varied resources and experience. It will be a national bank with a capital stock of $50,000, and in all probability Mr. McDonald will be its first president.

The stockholders of the First National Bank of Sioux City have voted an assessment on the stock of $150,000, or 75 per cent on the capitalization of $200,000. This was done voluntarily upon receipt of a notice from the Comptroller of the Currency that the capital stock had become impaired to that amount. Of the 2,000 shares of stock, 1,349½ were represented at the meeting, and 1,348 voted in favor of ordering the assessment.

The national banks of the state of Washington number 31, and had aggregate resources and liabilities amounting to $24,800,000, July, 1899, against $20,000,000 July 14, 1898, showing an increase in general business of $4,800,000, or 24 per cent. The deposits have grown from $15,000,000 to $19,700,000, or 31.3 per cent, in the same period. The growth of deposits since the September call of last year has amounted to $4,700,000, or 31.3 per cent.

John H. Speck, a San Francisco real estate agent, has been arrested by United States Marshal Shine on a warrant issued by Commissioner Heacock, charging him with violating the war stamp regulations. The warrant is sworn to by the revenue agent. The warrant states that Speck leased two pieces of property last April to customers without affixing to the lease the war stamp as required by the regulation. Speck was not taken into custody, but gave bonds for his appearance.

The name of the new banking firm that succeeds Marcus Daly & Co., bankers, at Anaconda, Mont., is Daly, Donohoe &

Greenwood, the partners being Marcus Daly, Mr. Donohoe, his former manager, and Marcellus B. Greenwood. The concern is not incorporated, it being a private bank. The old firm was capitalized at $100,000, and it is supposed that the new firm is capitalized at at least that figure. The firm that succeeds Marcus Daly & Co., at Butte, Mont., is Daly, Donohoe & Moyer.

Bank Commissioner Briedenthal has discovered one building and loan association in Kansas conducted wholly by negroes. It is the Kansas Saving Investment Association of Chanute. In his report to the bank commissioner, the president, J. S. Hale, shows that the institution is in a flourishing condition. He says that his company wants to keep within the "pail" of the law and urges the bank commissioner to send him pointers as to how to keep the concern in the straight and narrow path.

Designs for the new home of the St. Louis Trust Company have been accepted by the officers of that company. The successful architects were Shepley, Rutan & Coolidge. Their design was the one accepted out of three submitted. The new structure is to be one of the handsomest bank buildings in the country. It will be modeled somewhat after the building of the Illinois Savings and Trust Company in Chicago. The cost, including the vaults and other furnishings, will be in the neighborhood of $200,000.

The report of the Comptroller of the Currency shows the national banks of Arkansas to be in good condition. Under the head of resources the loans and discounts are shown to be $2,260,315.34. The lawful money reserve in the banks is: Gold treasury certificates, $97,246; gold clearing house certificates, $5,870. Under the head of liabilities the capital stock paid in is $1,070,000. Due to other national banks, $36,642.13; due to state banks and bankers, $237,186.71. Individual deposits are $2,785,776.31. Average reserve held, 43.32 per cent.

As an evidence of the increasing prosperity of South Dakota may be noted the numerous new banks which are being instituted. Recently three new banking corporations have been formed. They are the Bank of Conde, the State Bank of Faulkton and the Stock Growers' State Bank at Gettysburg, and all three are probably the outcome of the great development in the cattle industry of the state during the last few years. Bert Smith will be cashier of the Bank of Conde. A. M. Moore, present deputy treasurer of Spink county, has accepted the position of cashier in the State Bank of Faulkton.

Powersville, Mo., is to have a new bank. The building for the same is almost completed. The officers and stockholders of the new institution are among Powersville's best citizens. The bank will have a paid up capital stock of $10,000 and starts out under flattering circumstances. The officers of the new institution are as follows: President, Carl S. Allen. vice-president, John S. Boland; cashier, Joe Mills; directors, C. S. Allen, George W. Callison, John D. Duree, John Boland, W. H. Rowan, William P. Allen, Alonzo Holley, George Randle, James T. Scott.

Articles of incorporation have been filed in the register of deeds' office for the new South Side State Bank at Minneapolis. The bank commences business with a capital of $50,000, divided into 500 shares of $100 each. The stock is held almost entirely by South Minneapolis business men. The board of directors is composed of the following: F. E. Kenaston, A. M. Woodward, C. Birkhofer, H. Simonson, A. M. Hove, P. O. Earl, J. M. O'Leary, E. Miller and J. A.Holtzerman. The bank, which will be located in the old Scandia bank building at Riverside and Cedar avenues south, will open for business at once.

### South.

C. H. Davidson, Sr., has started a bank at Forman, N. D.

W. G. Newby succeeds Luther I. Booz as president of the American National Bank of Fort Worth, Texas.

The Carbon County Bank at Red Lodge, Mont., is preparing to increase its capital stock from $20,000 to $50,000.

The proposal has been made to organize the Salisbury Savings Bank of Salisbury, N. C., chartered at the last legislature.

W. A. Spencer is president and J. H. Cranford is cashier of the Spencer-Cranford Banking Company, organized at Jasper, Ala.

The City National Bank, recently organized at San Antonio, Texas, has assumed the business of the firm of R. E. Stafford & Co., bankers.

The Warren Deposit Bank of Bowling Green, Ky., one of the strongest banking institutions in the South, will in a few days be made a national bank.

W. C. Parks & Co. have organized a banking house at Ballinger, Texas, having $50,000 paid-up capital. W. C. Parks is president and J. Wilmuth cashier.

The Bank of Williamston, S. C., asks for a charter. The capital stock is to be $20,000. James P. Gossett, H. C. Wilson, R. A. Gray and B. C. Martin are the corporators.

All arrangements have been effected to start a new bank at Sparta, Tenn., as soon as a building can be secured. The organization of stockholders and election of officers will take place at once.

Chipley, Ga., has a new bank. Mr. Brown of Talbotton, is cashier; Colonel W. S. Witham of Atlanta, president; T. T. Murrah, N. H. Layfield, T. M. Hogan, O. D. Tucker and J. W. McKee, directors.

The Kansas state authorities have chartered the Courtland State Bank, with a capital of $10,000. Directors are: Levi Lower, W. S. Lower and J. B. Lower of Haddam, L. A. Potter and N. A. Potter of Palmer.

The Piedmont Savings Bank of Winston, N. C., chartered by the last legislature, will open up for business. Its capital stock is $2,000. The officers are: Maj. T. J. Brown, president; O. B. Eaton, vice-president, and L. W. Pegram, cashier.

Bank deposits in Alabama, according to official reports, show an increase of 50 per cent. This statement of what the people are doing under a Republican administration must be disheartening to the more-money delusionists of that state.

Gov. McLaurin of Mississippi has approved a charter for the Columbia Bank of Columbia, Marion County, with $30,000 capital stock, $13,000 to be paid in. W. M. Lampton, W. F. Lampton, P. H. Enoch, T. B. Ford, Leonidas Pittman and C. R. Foxworth are incorporators.

The directors of the Durham Savings Bank of Durham, N. C., have organized for business. The following officers were elected: President, Gen. J. S. Carr; vice-president, Theo. A. Brown; cashier, W. H. Oakey; secretary and treasurer, W. J. Griswold; executive committee, R. Massey; Ed. Pugh and L. A. Carr.

Several of the unsigned national bank notes of the First National Bank of Portland, Ore., taken by the Union Pacific robbers in June, are in circulation, being of $10, $20 and $50 denominations. Some have appeared in Chadron, Neb., and it is held by legal authorities that these bank notes are legal and must be redeemed.

Athens, Ala., is to have a new bank to be known as the Citizens' Bank. The officers are Ben Lee Allen, president; Will Peebles, cashier; W. R. Pryor, vice-president. Mr. Peebles has been for some years with the Fourth National Bank in Nashville, and is a banker of experience. The new bank will be capitalized at $50,000 with half paid in.

The stand of the old Market Bank of Knoxville, Tenn., now defunct, is again to be occupied. Fred D. Griffith, the money lender, and J. W. Crudgington, who has for several years been with the East Tennessee Telephone Company, will open the Marble City Bank in this old stand. It will be a state bank and will cater to the market men.

Secretary of State Cook has issued a charter to the incorporators of the Banking Company of Winder, Ga. The new bank of Winder is to have a capital stock of $25,000. Among those interested in the organization of the concern are T. A. Maynard, R. J. Pentecost, L. F. Sell, W. N. Smith, R. L. Rodgers, Hodges, Camp & Arnold, W. M. Flanigan, J. I. J. Bell and J. H. Evans.

The People's Savings Bank and Trust Company has organized at Memphis, Tenn., by the election of Thomas Wellford as president, S. B. Anderson vice-president and J. H. Smith secretary and treasurer. The directors are S. B. Anderson, A. S. Barboro, J. G. Bock, H. L. Coleman, C. B. Galloway, John M. Hill, J. P. Jordan, Matt Stewart, Thomas Wellford and J. H. Smith.

Springfield, Tenn., will have another bank. It will be known as the Robertson County Bank & Trust Company. The following officers have been elected: James W. Brown, president; Charles E. Bell, cashier; Jordan S. Brown, assistant cashier. The bank will be situated on Main street, in the building formerly occupied by J. S. Brown & Co., and will be ready for business some time this month.

The ninety-one banks of Mississippi, outside of the national banks, report

total resources $15,807,578.32, the cash on hand being $1,210,479.33; sight exchange, $2,059,682.98. The rest in stocks, bonds, collaterals, etc. The liabilities include capital paid in, $3,782,530.50; surplus, $542,788.21; undivided profits, $608,745.72; individual deposits subject to check, $9,-031,982.28; time certificates of deposit, $797,100.12.

George B. Ward of Birmingham, Ala., has been elected cashier of the new bank at Sheffield. The bank will be the strongest in that part of the state and will be called the Alabama Trust and Banking Company. The officers are G. B. McCormick, president; Jeff J. Gray, Jr., vice-president; George B. Ward, cashier. The directors are N. Baxter, Jr., G. B. McCormick, Erskine Ramsay, A. M. Shook, Walker Percy, H. L. Badham and J. J. Gray.

The Citizens' Exchange Bank of Richmond, Va., is to be consolidated with the National Bank of Virginia. The plan contemplates the election of Judge George L. Christian as president; Mr. W. M. Habliston, vice-president and executive officer, and Mr. Tucker Sands as cashier. The forces of the two institutions will be united, but considerably reduced in number. The name of the new institution will be "The National Bank of Virginia, Consolidated."

The Tennessee Bankers' Association, at its annual meeting at Lookout Inn, adopted a resolution favoring the establishment by the federal government of an academy for the special training of men for the consular service. In his annual report President Watts stated that there are 150 banks and brokers doing business under state laws, with a combined capital of $6,450,000, and forty-seven national banks, with a combined capital of $7,400,000. In the association are forty-nine state banks and twenty-three national banks, with a combined capital of $6,900,000.

The Bank of Louisville, Ky., established a record in liquidation by declaring a dividend of 100 per cent to its stockholders. The liquidation was determined upon only two weeks before, and $710,-000 was realized out of $750,000 worth of assets. Letters were sent out notifying the stockholders that they would be paid in full at once. The bank's capital was $390,000. Its remaining assets will have to be turned into cash slowly, but there will be enough to make the stock worth about 125. The quick liquidation was effected without cost to the stockholders by selling out the assets and business to the Southern National Bank.

### Mexico.

The Mexican government has granted Enrique Creel, a millionaire of Chihuahua, Mexico, a charter to establish a bank in Monterey. It is to be called the Mercantile Bank of Monterey, and will have a capital of $500,000.

### Canada.

The Merchants Bank of Canada has opened a branch in St. Sauveur. C. W. Walcot, chief accountant of the head office of the bank at Quebec, has been appointed acting manager. W. B. Scott, teller, replaces Mr. Walcott.

At a meeting of the directors of the Banque Jacques Cartier, of Montreal, it was decided to sell all the branches of the bank as soon as satisfactory arrangements can be made. Already six or seven branches have been disposed of at their full value.

### Honolulu.

The First American Bank in Honolulu has opened its doors with a capital of over $1,000,000.

### Cuba, Etc.

The action of the Bank of Spain in deciding to make all of its payments in silver is believed to have been the cause of the free buying of that metal in London for Paris, it having been taken for granted that the silver would ultimately find its way to Madrid.

CAPITAL WANTED.

The undersigned has invested on mortgage for clients in the East upwards of $300,000.00, and can invest on good security two or three times this amount. Correspondence invited. Address C. White Mortimer, British Vice Consul, Los Angeles, Cal.

WANTED—Engagement with some good bank; experience of fifteen years in city and country banking; covering all positions. Am 35 years old and thoroughly competent. References the best. Address H. J. K., R. 207, 85 Dearborn street, Chicago.

Wanted—Good man, with capital, to organize a bank in Chicago. Location and partial subscription of stock at hand. Address G. H. S., care Randy-McNally, Bankers' Monthly.

# NOTES OF INTEREST TO BANKERS.

### BANK GUARANTEE QUESTION.

The suspensions of the Montreal banks enforce another lesson upon the advocates who have been urging the adoption of the Canadian banking system in this country. For the final redemption of any outstanding bank notes unpaid sixty days after the failure of any bank, resort is had to a fund to make such notes good.

This fund, named the Bank Circulation Redemption Fund, is made up by all banks contributing, according to the circulation of each, a total sum of 5 per cent of the total of outstanding bank notes.

This liability on the part of the larger and more responsible banks becomes a literal guarantee of the notes of small, weak, or improperly managed banks.

It is true that in the Canadian system the failed bank is obliged to make its circulation good to the full extent of its assets, regardless of any other liability; and additionally, the extent of double the liability of shareholders, which in more or less conservative Canada heretofore has worked well.

But our United States is another country. To ask our large metropolitan banks to use their depositors' money to guarantee in such a way a lot of small and possibly doubtful banks in outlying districts throughout the entire country, might in the long run stimulate fraudulent banking to take advantage of it.

### BONFIRE OF BANK NOTES.

The Bank of England destroys about 350,000 of its notes every week to replace them with freshly printed ones. One evening in each week is set apart for the making of this expensive bonfire.

### JULY RAND GOLD PRODUCTION.

So much has been heard of the great unsettlement in the Transvaal, owing to the political controversies and the steady diminution in the supply of native labor, that the official statement of the gold production of the Rand district has caused a good deal of surprise, for so far from showing a decrease, there is actually an increase of 10,711 ounces, the total being 456,474 ounces, against 445,763 ounces in June and 359,343 ounces in the corresponding month of last year. The returns for the past seven months are given below, with comparisons:

| | 1899. Ounces. | 1898. Ounces. | 1897. Ounces. |
|---|---|---|---|
| January .... | 410,145 | 313,826 | 209,832 |
| February ... | 404,335 | 297,975 | 211,000 |
| March ..... | 441,578 | 325,907 | 232,067 |
| April ..... | 439,111 | 335,125 | 235,698 |
| May ..... | 444,933 | 344,160 | 248,305 |
| June ..... | 445,763 | 344,670 | 251,529 |
| July ..... | 456,474 | 359,343 | 242,479 |
| | 3,042,339 | 2,321,006 | 1,630,910 |

For the seven months the aggregate of 3,042,339 ounces thus shows an increase over the production of the corresponding period of last year amounting to 721,333 ounces, or over 31 per cent, which can but be regarded as satisfactory under the circumstances.


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*POSTAL BANKS BOTHERED.*

The postal savings banks of Sweden, for the first time in their history, have just had to weather a panic. Money is very dear at present and the private banks willingly pay 5 per cent on savings deposits, while the postal banks allow only about 3 per cent. The consequence has been a steady drain of money from the government institution in favor of private banks. The latest figures are about as follows, the reductions being made from Swedish crowns to dollars: During the month of June the deposits were $350,000, while the withdrawals were $545,000. Since the first of the year the deposits have amounted to $2,000,000 and the withdrawals to $3,000,000. Last year the showing was the other way, deposits exceeding withdrawals by $600,000. There is on deposit at present in the postal savings banks about $17,000,000.

*WHAT BANK REPORTS INDICATE.*

If any additional evidence of the general prosperity of the country were needed, it could be seen in the great increase in individual deposits at the national banks already this year.

The national bank holdings subject to check are now nearly $500,000,000 more than they were a year ago when they had reached the highwater mark of $2,000,000,000.

The latest report also shows increased activity in loans and discounts during this period and as a barometer of the conservative business interests of the country the banks are furnishing a most encouraging representation.

*A NEW BOOK FREE.*

Anyone can obtain it without cost. Just send your address and six cents in stamps to pay postage. The book contains 100 pages of freely illustrated matter. It describes the Northwest, from St. Paul to San Francisco, and is suited to the library table, school room, traveling bag, reading room, dentists' and physicians' offices, farm house or city residence. The Northern Pacific Railway has published a new edition of this book annually for several years, and it may be found in homes and schools in every part of this country, and also in many foreign countries.

If you want to know where to spend your vacation, where to hunt or fish, where to see the finest scenery, or where to find a new home, you want this book. Send the 6 cents to Chas. S. Fee, General Passenger Agent, Northern Pacific Railway, St. Paul, Minn., and he will send you "Wonderland '99."

For rates and other information, address F. H. Fogarty, General Agent Passenger Department, 208 South Clark street, Chicago, Ill.

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Through sleeping car connecting at Clayton with St. Lawrence steamers to Alexandria Bay and Montreal, leave Chicago during season at 3.00 p. m., via Michigan Central, "The Niagara Falls Route." City Ticket Office, 119 Adams Street, Chicago.

Subscribers to the "Rand-McNally Bankers' Directory and List of Attorneys" (July, 1899, Edition), are notified that by a typographical error on page 113 the names of the "Emporia National Bank" and the "Citizens' Bank" were inserted out of their alphabetical order, and that, as a consequence, the names of officers and correspondents of these banks, and the figures representing "paid-up capital," etc., are transposed.

The publishers regret the oversight, and send page 113, corrected and gummed, ready to be inserted in place of the misleading page.

The discovery of a new mineral region is always interesting. Here the re-discovery, so to speak, of the Buffalo Hump district is doubly interesting because it is a mining region popularly supposed to have been worked out—in other words a "has been." The settlement of the country surrounding it and the extension of the Northern Pacific Railway into the heart of it, and through a magnificent wheat and fruit country as well, makes the future of this new camp something far more pleasant to contemplate than in the old days of Florence and Elk City. The passenger department of the Northern Pacific Railway has just issued an interesting folder on the "Buffalo Hump Country."

**Ripans Tabules cure headache.**
**Ripans Tabules cure flatulence.**
**Ripans Tabules cure dyspepsia.**
**Ripans Tabules cure biliousness.**
**Ripans Tabules cure indigestion.**
**Ripans Tabules cure constipation.**
**Ripans Tabules: for sour stomach.**

*THE TRUST COMPANY SECTION.*

The program of the third annual meeting Trust Company Section, American Bankers' Association, in the council room of the Chamber of Commerce, Cleveland, Ohio, is as follows:

Roll call.

Address of Welcome, by Harry A. Garfield, vice-president of the Cleveland Trust Company, Cleveland, Ohio.

Reply by Breckinridge Jones of St. Louis, chairman of the section.

Report of executive committee, by the chairman, Anton G. Hodenpyl, of Grand Rapids, Mich.

Paper—Investment of Trust Funds, by John W. Barr, Jr., vice-president Fidelity Trust and Safety Vault Company, Louisville, Ky.

Discussion—Each participant limited to five minutes.

Paper—Origin and Growth of the Trust Company Movement in New York, by Francis S. Bangs, of New York City.

Paper—The Origin and Growth of the Trust Company Movement in Pennsylvania, by Charles K. Zug, trust officer of the Commonwealth Title Insurance and Trust Company of Philadelphia.

General Topics for Discussion: First, The Best Method for Promoting Trust Company Business. Other topics to be suggested by the members, each address limited to five minutes.

Nomination and election of three members of the executive committee to serve for three years.

Suggestions of members as to work of the section.

General discussion.

Exhibits of the various books and blanks used by them will be presented for the consideration of the section by the Continental Trust Company of New York; the Union Trust Company of Pittsburg, the Michigan Trust Company of Grand Rapids and the Northern Trust Company of Chicago.

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*NEW YORK LEADS IN BANKS.*

The latest edition of Rand-McNally's Directory of Bankers shows that there are 13,505 national, private, state and savings banks and trust companies in the United States.

In the Northwestern states there are 1,425 national banks, 567 state banks and trust companies, 635 savings banks and 965 private banks, a total of 3,592.

In the Southeastern states there are 253 national banks, 477 state banks and trust companies, 102 savings banks and 182 private banks, a total of 1,014.

The Western states have 1,679 national banks, 2,966 state banks and trust companies, 535 savings banks and 2,903 private banks, a total of 8,083.

The middle states have 189 national banks, 348 state banks and trust companies, 84 savings banks and 195 private banks, a total of 816.

The State of New York leads the list with 1,164 banks and Iowa is a close second with 1,120. Illinois has 967 banks.

Pennsylvania leads in the number of national banks with 430, while New York has 326. Iowa has 530 private banks and 233 state banks.

Missouri stands far ahead of any other state in the number of savings banks and trust companies, having 460. Illinois has 601 private banks.—New York Commercial.

---

*BEAUTIFUL WILD FLOWERS*

From Yellowstone Park, nicely pressed and mounted, can be obtained by sending your address and 50 cents to Chas. S. Fee, General Passenger Agent, Northern Pacific Railway, St. Paul, Minn.

We have a limited number of books, six by eight inches in size, containing ten specimens of wild flowers common to the park. These books are nicely gotten up and in mailing are carefully wrapped so as to avoid injury in the mails.

The flowers are carefully mounted on heavy paper, the freshness of color is well retained, and the common and botanical names are given, together with a brief statement of where each flower may be found.

Two full-page illustrations of park scenery are given, one of the Excelsior Geyser in eruption, the other of the Lower Fall and Grand Canyon.

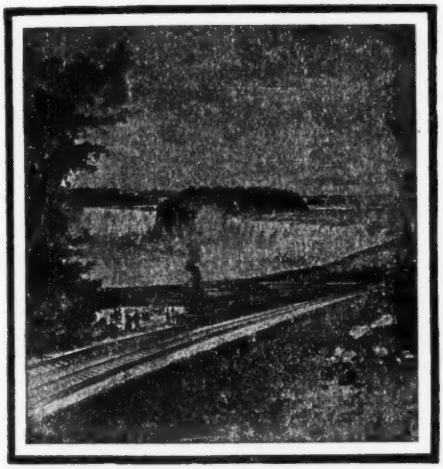
These herbariums are precisely alike and make very nice souvenirs of the park, particularly for those who have visited the park or those who are interested in botanical studies. Send 50 cents and your address, and be sure and state where the advertisement was seen.

---

Two designs for a new $5 certificate have been submitted to the Secretary of the Treasury by the bureau of engraving and printing. One has upon its face a vignette of Washington and the other of Jefferson. It is likely the former will be selected, owing to the superiority of the workmanship upon it.

# MICHIGAN CENTRAL

THE NIAGARA FALLS ROUTE



THE SUMMER TOURIST ROUTE

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R. H. L'HOMMEDIEU,
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O. W. RUGGLES,
Gen'l Pass'r and Ticket Agent,
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**The "Sunset Route."** The renowned and popular Winter Route via New Orleans to San Francisco, and the route of the famous SUNSET LIMITED.

**The "Ogden Route."** (Central Pacific R.R.) The oldest, shortest, and only route operating THROUGH DAILY DINING CAR and BUFFET SMOKING CAR SERVICE between the East and California.

**The "Shasta Route."** Noted for its grand, sublime scenery. Via Portland to San Francisco; passing in full view of Mt. Shasta, the last grand, towering landmark of the Sierras.

Round-trip Tickets to principal Pacific Coast points, that read going via any of the Southern Pacific Company's three routes—SUNSET, OGDEN, or SHASTA—and returning via the same or either of the others, are on sale at all important railway stations.

For tickets, sleeping-car accommodations, and information regarding rates and routes to the Pacific Coast, call at Company's Office, 238 Clark St., Chicago, or address

T. H. GOODWIN, Gen'l Pass'r Agt., San Francisco, Cal.
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111 FIFTH AVENUE,

NEW YORK.

# NEW BANKING INTELLIGENCE.

**The following information has been received since the July, 1899, edition of the BANKERS' DIRECTORY and LIST of BANK ATTORNEYS—"BLUE BOOK"—was issued.**

## NEW BANKS.

| STATE. | TOWN AND COUNTY. ▲ County Seats. | NAME OF BANK. § State. † Private. | PRESIDENT AND CASHIER. | PAID-UP CAPITAL | CORRESPONDENTS. |
|---|---|---|---|---|---|
| Alabama | ▲Jasper* (Walker.) | Spencer-Cranford Banking Co. † | W. A. Spencer. J. H. Cranford. | | First Nat. Bk., Birm. |
| " | Sheffield* (Colbert.) | Alabama Tr. & Bkg. Co. § | G. B. McCormack. G. B. Ward. | $ 50,000 | Hanover Nat. Bk., N Y.; Berney Nat. Bk., Birm. |
| Arkansas | Rector* (Clay.) | Bank of Rector § | J. R. Hafford. Robert Liddell. | 10,000 | Chase Nat. Bk., N. Y. |
| California | ▲Oakland (Alameda.) | State Savings Bank § | J. C. McMullen. R. J. McMullen. | 100,000 | |
| Dist. of Columbia | ▲Washington | Home Savings Bank § | B. Francis Saul. Francis Miller, *Tr.* | 50,000 | Columbia National Bk., Washington. |
| Georgia | Arlington* (Calhoun.) | Bank of Arlington § | W. S. Witham. J. R. Walker. | (*Branch of Bank of Tifton.*) | No. Am. Tr. Co., N. Y. |
| Idaho | ▲St. Anthony (Fremont.) | Idaho State Bank § | (*Branch of Commercial Bank of Caldwell.*) (*A. K. Steunenberg, Mgr.*) | | |
| Illinois | Cornell* (Livingston.) | Bank of Cornell † | (*B. R. and Frank and W. R. Johnson*) | 10,000 | Metro. Nat. Bk., Chi. |
| " | ▲Decatur (Macon.) | L. Burrows & Co. † | L. Burrows. L. L. Burrows. | 250,000 | Gilman, Son & Co., N.Y.; Com'l Nat. Bk., Chi. |
| " | Warren (Jo Daviess.) | State Bank of Warren. § | Daniel Keller. F. P. Foll. | 35,000 | Chase Nat. Bk., N. Y.; First Nat. Bk., Chi. |
| Indiana | ▲Crawfordsville (Montgomery.) | Crawfordsville Trust Co. § | A. F. Ramsey. Wallace Sparks, *Sec.* | 25,000 | |
| " | East Chicago* (Lake.) | East Chicago Bank † | Andrew Wickey. I. R. Ladd. | 10,000 | First Nat. Bk., Chi. |
| Iowa | Dolliver (Emmet.) | Dolliver Savings Bank. § | M. K. Whelan. J. P. Kirby. | 10,000 | |
| " | Eldridge* (Scott.) | Eldridge Savings Bank. § | E. M. Burmeister. Henry W. Bruhn. | 10,000 | Iowa Nat. Bk., Dav. |
| " | Grafton* (Worth.) | Farmers Exchange Bk. † | Charles Christians. O. H. Christians. | | Cont. Nat. Bk., Chi.; City Nat. Bk., Mason City. |
| " | Kent* (Union.) | Union County Bank † | (*Lewis & H. N. Linebarger*) | 10,000 | Drovers N. B., Chi.; Iowa State Sav. B., Creston. |
| " | Oelwein (Fayette.) | Commercial Sav. Bk. § | T. L. Hanson. A. Hanson. | 35,000 | Hanover Nat. Bk., N.Y.; Cont. Nat. Bk., Chi. |
| Kansas | Cheney (Sedgwick.) | Peoples State Bank § | E. Anderson. W. J. Anderson. | 5,000 | Fourth N. Bk., Wichita. |
| " | Courtland (Republic.) | Courtland State Bank § | Leoi Lower. W. S. Lower. | 10,000 | Nat. Bk. of No. Am., N.Y. |
| " | Elsmore* (Allen.) | State Bank of Elsmore. § | A. F. McCarty. S. H. Braden. | 6,000 | Am. Nat. Bk., Kan. C. |
| " | Le Roy* (Coffey.) | Citizens State Bank § | John Copple. J. R. Copple. | 5,000 | First Nat. Bk., Kan. C. |
| " | ▲Meade (Meade.) | Meade State Bank § | J. W. Berryman. W. S. Berryman. | 5,000 | Nat. Bk. of Com., Kan. C. |
| Kentucky | ▲Owensboro (Daviess.) | New Farm. & Tra. Bk. § | Ben Wile. Geo. A. Williams. | 30,000 | Hanover Nat. Bk., N.Y.; Citizens Nat. Bk., Lou. |
| " | ▲Wickliffe (Ballard.) | Bank of Western Ky. § | I. N. Trimble. T. M. Dickey. | 30,000 | Chase Nat. Bk., N. Y.; Citizens Nat. Bk., Lou. |

* New Banking Point.

| State. | Town and County. ▲ County Seats. | Name of Bank. § State. † Private. | President and Cashier. | Paid-up Capital. | Correspondents. |
|---|---|---|---|---|---|
| Michigan | ▲Charlotte (Eaton.) | Eaton Co. Savings Bk..§ | E. T. Church<br>H. K. Jennings. | $ 25,000 | |
| " | Columbiaville* (Lapeer.) | William Peter † | | | Detroit Nat. Bk., Det.; First Nat. Bk., Toledo. |
| " | Lawrence* (Van Buren.) | Farmers & Merch. Bk..† | (*George Chapman*) | | Bankers Nat. Bk., Chi. |
| " | ▲West Branch (Ogemaw.) | Ogemaw County Bank.† | W. H. Carson<br>Samuel McGeachy | | Chase Nat. Bk., N. Y.; Com'l Nat. Bk., Det. |
| " | Weston* (Lenawee.) | Bank of E. B. Lee †. | (*E. B. Lee*)<br>E. B. Lee. | 10,000 | Produce Ex. Tr. Co., N.Y.; Wakefield State Bk., Morenci. |
| Minnesota | Bird Island (Renville.) | Bank of Bird Island †. | F. L. Puffer<br>Alfred Jury. | 10,000 | Com'l Nat. Bk., Chi.; First Nat. Bk., St. P. |
| " | Glenville* (Freeborn.) | Bank of Glenville †. | W. H. Stone<br>A. H. Bender. | 10,000 | Cont. N. Bk., Chi.; Des Moines N. Bk., Des M. |
| Missouri | Green City (Sullivan.) | Citizens Bank §. | Jno. Shibley<br>P. K. Payne. | 7,500 | Quincy N. Bk., Quincy, Ill. |
| Montana | ▲Anaconda (Deer Lodge.) | Daly, Donahoe & Greenwood †. | L. V. Bennett, *Cash*<br>F. C. Norbeck, *Asst. Cash.* | 100,000 | Nat. Park Bk., N. Y.; Union Nat. Bk., Chi. |
| Nebraska | Firth (Lancaster.) | Citizens Bank §. | G. O. Adams<br>W. J. Crandall. | 10,000 | |
| " | Genoa (Nance.) | Nance Co. State Bank .§ | Louis G. Stocks<br>G. Dieckmann. | 20,000 | Hanover Nat. Bk , N.Y.; First Nat. Bk., Oma. |
| New York | ▲New York City (New York.) | Central Realty Bond & Trust Co. §. | Henry Morgenthau<br>M. J. B. Mills, *Tr.* | 1,500,000 | |
| " | ▲Utica (Oneida.) | Utica Trust & Dep. Co..§ | James S. Sherman<br>Geo. E. Dunham, *Sec.* | 400,000 | |
| North Carolina | ▲Winston (Forsyth.) | Piedmont Savings Bk..§ | T. J. Brown<br>L. W. Pegram. | 5,000 | |
| North Dakota | Edinburg* (Walsh.) | State Bk. of Edinburg.§ | A. A. Flaten<br>Karl J. Farup. | 10,000 | First Nat. Bk., St. Paul. |
| " | ▲Forman* (Sargent.) | Forman State Bank §. | C. H. Davidson<br>F. H. Mitchell. | 5,000 | Han. Nat. Bk., N.Y.; Nat. Bk. of Com., Minpls. |
| Oklahoma Ter. | Braman (Kay.) | Southern Trust Co. §. | B. J. Templeton<br>D. L. Wetmore. | 10,000 | Nat. Bk. of Commerce, Wichita, Kan. |
| " | Stroud (Lincoln.) | Stroud State Bank §. | J. B. Charles<br>H. Josey. | 10,200 | Cont. Nat. Bk., St. L.; Am. Nat. Bk., Kan. C. |
| South Carolina | Belton* (Anderson.) | Bank of Belton §. | R. A. Lewis<br>Walter E. Greer. | 50,000 | Hanover Nat. Bk., N.Y. |
| South Dakota | Conde* (Spink.) | Conde Bank §. | E. C. Issenhuth<br>B. L. Smith. | 5,000 | Amer. Nat. Bk., Chi.; Bk. of Redfield, S. D. |
| " | ▲Gettysburg (Potter.) | Stockgrowers State Bk.§ | L. W. Moody<br>R. Jackson. | 20,000 | Metro. Nat. Bk., Chi.; First Nat. Bk., Minpls. |
| Tennessee | ▲Memphis (Shelby.) | Peoples Savings Bank & Trust Co. §. | Thos. Wellford<br>J. H. Smith, *Sec. & Tr.* | 30,000 | Chase Nat. Bank, N.Y. |
| " | Mt. Pleasant* (Maury.) | Bank of Mt. Pleasant..§ | B. Howard<br>D. W. Shofner. | 30,000 | |
| " | Mt. Pleasant* (Maury.) | Farmers & Merch. Bk..§ | J. W. Fry<br>J. F. Brownlow. | 30,000 | Han. Nat. Bk., N.Y.; Bk. of Com., Louisville. |
| Texas | ▲Ballinger (Runnels.) | W. C. Parks & Co. †. | (*Parks, Johnson, Shaw, Millar & Wilmeth.*) | | Han. Nat. Bk., N.Y.; Mer.-Lac. Nat. Bk., St. Louis. |
| " | ▲Brownsville (Cameron.) | F. Yturria †. | | | |
| " | ▲San Antonio (Bexar.) | City National Bank | I. T. Pryor<br>Jas. D. Anderson | 100,000 | Han. Nat. Bank, N. Y.; Third Nat. Bank, St. L. |
| Virginia | Danville (Pittsylvania.) | First National Bank | J. R. Jopling<br>H. M. Victor. | 100,000 | Nat. Park Bk., N.Y.; Nat. Union Bk., Balt. |
| Washington | ▲Goldendale* (Klickitat.) | Moore & Co. †. | (*T. B. Montgomery, Mgr.*) | 10,000 | Wells, Fargo & Co. Bk., N. Y.; London & San Fran. Bk., Portland. |
| Wisconsin | ▲Alma* (Buffalo.) | Chas. Neumeister †. | (*Exchange and Collections*) | | Nat. Bank of La Crosse, La Crosse. |
| Ontario | Avonmore* (Stormont.) | Bank of Ottawa | (*J. D. Stewart. Mgr.*) | | Bank of Montreal, N.Y. |
| " | Blyth (Huron.) | Bank of Hamilton | (*C. H. Bennett, Mgr.*) | | Fourth Nat. Bk., N. Y.; Union Nat. Bk., Chi. |

* New Banking Point.

| STATE. | TOWN AND COUNTY. ▲ County Seats. | NAME OF BANK. § State. † Private. | PRESIDENT AND CASHIER. | PAID-UP CAPITAL | CORRESPONDENTS. |
|---|---|---|---|---|---|
| Quebec | Fraserville (Temiscouata.) | La Banque Nationale | (*J. O. LeBlanc, Mgr.*) | | |
| " | Kull* (Ottawa.) | Bank of Ottawa | (*G. C. Wainwright, Mgr.*) | | |
| " | Hull* (Ottawa.) | Merchants Bk. of Canada | (*H. A. Champagne Mgr.*) | | |
| " | Riviere du Loup. (Temiscouata.) | La Banque Nationale | (*J. O. LeBlanc, Mgr.*) | | |
| " | St. Henri* (Hochelaga.) | La Banque d'Hochelaga. | (*J. Larnose, Mgr.*) | | |
| " | Valleyfield (Beauharnois.) | Molsons Bank | (*Alex. Bayer, Mgr.*) | | |

*New Banking Point.

# BANKS REPORTED DISCONTINUED

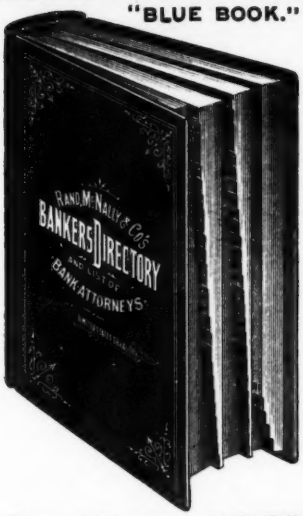
## Since the July, 1899, edition of the BANKERS' DIRECTORY—

## "BLUE BOOK"—was issued.

| STATE. | TOWN AND COUNTY. ▲ County Seats. | NAME OF BANK. § State. † Private. | REMARKS. |
|---|---|---|---|
| California | ▲Oakland Alameda | Oakland Loan & Investment Co. § | Reorganized. |
| Idaho | ▲St. Anthony Fremont | First Bank of Fremont Co. † | Reorganized. |
| Illinois | ▲Decatur Macon | Peddecord, Burrows & Co. † | Reorganized. |
| " | Warren Jo Daviess | Clark, Hawley & Co. † | Reorganized. |
| Kentucky | ▲Burkesville Cumberland | J. P. Frank † | Liquidating. |
| " | ▲Wickliffe Ballard | Bank of Wickliffe § | Reorganized. |
| " | " " | I. N. Trimble Banking Co. † | Reorganized. |
| Michigan | Bangor Van Buren | Farmers & Merchants Bank † | Liquidating. |
| " | Benton Harbor Berrien | Rounds, Warner & Co. † | Liquidating. |
| Montana | ▲Anaconda Deer Lodge | Marcus Daly & Co. † | Reorganized. |
| Nebraska | Bennett Lancaster | Bank of Bennett § | Liquidating. |
| New York | Brockport Monroe | John H. Kingsbury † | Failed. |
| Oklahoma Territory | Stroud Lincoln | Sac & Fox Bank § | Reorganized. |
| Texas | ▲Decatur Wise | Wise County National Bank | Liquidating. |
| " | ▲San Antonio Bexar | R. E. Stafford & Co. † | Reorganized. |
| Virginia | Danville Pittsylvania | Planters National Bank | Reorganized. |

**23d YEAR OF PUBLICATION. Issued Semi-Annually, January and July.**

"BLUE BOOK."

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**Over 15 pages** of general and useful Banking information in fore part of the Directory, pertaining to Holidays, Grace, Rates of Postage, Payment of Time and Sight paper, Interest Rate, Etc.—Classified Bankers' List, Bankers' Associations, list of National Bank Examiners, value of Foreign Coins, and Government Statistical Tables, including Public Debt Statement.—A Revised List of Foreign Banks and Bankers; also a list of Cashiers and Assistant Cashiers, alphabetically arranged.

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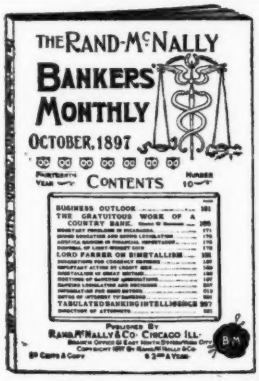


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BETWEEN THE ISSUES OF THE

## BANKERS' DIRECTORY "BLUE BOOK,"

IN

## JANUARY AND JULY,

The BANKERS' MONTHLY lists each Month, all of the New Banks, Failures, Re-organizations, Dissolutions, Changes in Titles, Etc.

# REPRESENTATIVE ATTORNEYS

IN THE

# United States and Canada

**Names given in this list may be relied on as being entirely trustworthy and responsible in matters of Commercial Law, Collections, and any Legal Business entrusted to them.**

## ALABAMA.

| Town and County. | Name. |
|---|---|
| ▲Abbeville*•† .....Henry | P. A. McDaniel. |
| Albertville*•† ...Marshall | E. O. McCord. |
| Alexander City*•†Talla'sa | P. O. Stevens. |
| ▲Andalusia* ....Covington | Henry Opp. |
| Anniston*•†.....Calhoun | J. J. WILLETT. Refers to Anniston and First National banks. |
| ▲Ashland* .....Clay | Bowie, Dixon & Manning. |
| ▲Ashville*†.....St. Clair | Inzer & Greene. |
| ▲Athens*•† .....Limestone | W. T. Sanders. |
| Attalla*•†.....Etowah | S. W. Johnston. |
| Bessemer*•† ....Jefferson | B. C. Jones. |
| ▲Birmingham*•†.Jefferson | JOHN W. TOMLINSON. Attorney for Alabama National Bank. Practices in all State and Federal courts. |
| Blocton*•† .....Bibb | W. H. Logan. |
| ▲Brewton*•† ....Escambia | DAVISON & SMITH. |
| Bridgeport*•†....Jackson | W. F. Kirk. |
| ▲Butler* .....Choctaw | Edward J. Gilder. |
| ▲Camden*†.....Wilcox | Miller & Bonner. |
| ▲Carrollton*.....Pickens | M. L. Stansel. |
| ▲Center* .....Cherokee | Thomas Bradford. |
| ▲Centerville* .....Bibb | J. W. Loving. |
| ▲Clanton*•† .....Chilton | Adams & Martin. |
| ▲Clayton*•† .....Barbour | E. P. Thomas. |
| Columbia*•† .....Henry | B. F. REID. |
| ▲Columbiana*•† ....Shelby | Brown, McMillan & Leeper. |
| ▲Cullman*•†.....Cullman | Charles J. Brown. |
| ▲Dadeville*•†...Tallapoosa | T. L. Bulger |
| ▲Daphne* .....Baldwin | J. J. Clemmons. |
| ▲Decatur*•† .....Morgan | W. W. CALLAHAN. |
| Demopolis*•† ...Marengo | Taylor & Elmore. |
| Dothen*•† .....Henry | H. A. Pearce. |
| ▲Double Springs..Winston | P. H. Newman. |
| ▲Edwardsville*•† Cleburne | Kelley & Johnson. |
| ▲Elba* .....Coffee | Hickman & Riley. |
| Eufaula*•† .....Barbour | A. H. MERRILL. |
| ▲Eutaw*•†.....Greene | McQueen & Harwood |
| ▲Evergreen*•†....Conecuh | Farnham & Crum. |
| Faunsdale*•† ....Marengo | R. M. Douglas. |
| ▲Fayette*•† .....Fayette | McGuire & Collier. |
| ▲Florence*•†...Lauderdale | C. E. JORDAN. |
| ▲Fort Payne*•† ...De Kalb | L. L. Cochran. |
| Fruithurst*•† ...Cleburne | J. B. Merrill. |
| ▲Gadsden*•† .....Etowah | S. W. JOHNSTON. |
| ▲Geneva*†.....Geneva | P. N. Hickman. |
| ▲Greensboro*•† .....Hale | Tutwiler & Jones. |
| ▲Greenville*•† .....Butler | Richardson & Hamilton. |
| ▲Grovehill* .....Clarke | Lakeland & Wilson. |
| ▲Guntersville*•†..Marshall | J. D. Davis. |
| ▲Hamilton*• .....Marion | B. R. Fite. |
| ▲Hayneville* .....Lowndes | Richardson & Whitten. |
| ▲Huntsville*•† ....Madison | ROBERT E. SPRAGINS. |
| ▲Jacksonville*•† . Calhoun | S. D. G. Brothers. |
| ▲Jasper*•† .....Walker | Coleman & Bankhead. |
| ▲Lafayette*•† ....Chambers | E. M. OLIVER. |
| ▲Linden* .....Marengo | W. Cunninghame. |
| ▲Livingston*•†.....Sumter | Altman & Brockway. |
| ▲Luverne*•† ....Crenshaw | J. O. Sentell. |
| ▲Marion*•†.....Perry | J. H. Stewart. |
| ▲Mobile*•† .....Mobile | VAUGHAN & GAILLARD. Practice in all courts. Prompt and persistent attention given to collections and all legal business. Reference: First National Bank and Peoples Bank, Mobile. |
| ▲Monroeville* .....Monroe | B. L. Hibbard. |
| Montevallo*•† ....Shelby | J. M. Reynolds. |
| ¶▲Montgomery*•†..Mont'y | GRAHAM & STEINER. Attorneys for R. G. Dun & Co., Josiah Morris & Co., bankers, and Farley National Bank. |
| ▲Moulton*.....Lawrence | G. K. McGREGOR. |
| New Decatur*•† ..Morgan | See Decatur. |
| ▲Oneonto*•† .....Blount | G. W. Darden. |
| ▲Opelika*•† .....Lee | SAMFORD & SON. |
| Oxford*•†.....Calhoun | E. H. Hanna. |
| ▲Ozark*•† .....Dale | Joseph E. Acker. |
| Piedmont*•† .....Calhoun | Cooke & Cooke. |
| Pratt City*• ....Jefferson | C. D. Comstock. |
| ▲Prattville*•† ..... Autauga | Doster & Abney. |
| Roanoke*•†.....Randolph | R. E. Taylor. |
| ▲Rockford* .....Coosa | John W. Batson. |
| ▲Russellville*•†....Franklin | Almon & Bullock. |
| ▲Scottsboro*•† .....Jackson | Martin & Baldwin. |
| ▲Seale*•†.....Russell | Boykin & Benton. |
| ▲Selma*•†.....Dallas | SATTERFIELD & YOUNG. |
| ▲St. Stephens*.Washington | C. C. Kimbrough. |
| ▲Talladega*•†....Talladega | WHITSON & GRAHAM. |
| Thomasville*•†..... Clarke | Norman Gunn. |
| ▲Troy*•† ..... Pike | TERRY RICHARDSON. |
| ▲Tuscaloosa*•†.Tuscaloosa | FOSTER & OLIVER. |
| ▲Tuscumbia*•†.....Colbert | Kirk & Almon. |
| ▲Tuskegee*•† ..... Macon | Charles W. Hare. |
| ▲UnionSprings*•†.Bullock | J. D. NORMAN. |
| Uniontown*•† .....Perry | Christian & Lorelass. |
| ▲Vernon* .....Lamar | Nesmith & Nesmith. |
| Warrior*•†.....Jefferson | S. C. Davidson. |
| ▲Wedowee* .....Randolph | Oliver & Smith. |
| ▲Wetumpka*•†..... Elmore | W. P. Gaddis. |

## ALASKA.

| | |
|---|---|
| Juneau*• ..... | Maloney & Winn. |
| ▲Sitka* ..... | BURTON E. BENNETT |

## ARIZONA.

| | |
|---|---|
| ▲Flagstaff*•†.....Coconino | E. E. Ellinwood. |
| ▲Florence*†..... Pinal | W. R. STONE. |
| ▲Globe*† .....Gila | P. T. Robertson. |
| ▲Holbrook*•†..... Navajo | C. O. Anderson. |
| ▲Kingman*•†..... Mohave | J. M. Murphy. |
| Mesa*•†..... Maricopa | George W. Woy. |
| ▲Nogales*•†..... Santa Cruz | E. Williams. |
| ¶▲Phœnix*•†.....Maricopa | J. W. CRENSHAW. |
| ▲Prescott*•†.....Yavapai | E. M. SANFORD. |
| ▲Solomonsville*†..Graham | Wiley E. Jones. |
| ▲St. Johns*.....Apache | Walter G. Scott. |
| Tempe*•† .....Maricopa | W. J. Kingsbury. |
| ▲Tombstone*•†.... Cochise | Charles S. Clarke. |
| ▲Tucson*•†..... Pima | BARNES & MARTIN. |
| ▲Yuma*•†..... Yuma | J. B. WRIGHT. |

## ARKANSAS.

| | |
|---|---|
| ▲Arkadelphia*•†..... Clark | HARDAGE & WILSON. |
| ▲Arkansas City*•†....Desha | F. M. Rogers. |
| Atkins*•†..... Pope | J. M. Barker, Jr. |
| ▲Augusta*•†..... Woodruff | Roleson & Woods. |
| ▲Batesville*•†. Indep'dence | YANCEY & FULKERSON. |
| Beebe*•†..... White | Samuel J. Crabtree. |
| ▲Benton*•†..... Saline | J. W. Westbrook. |
| ▲Bentonville*•†.... Benton | Mauck & Lindsey. |
| ▲Berryville*•..... Carroll | J. P. Fanchor. |
| Black Rock*•†..Lawrence | Z. M. Cypert. |
| Brinkley*•†..... Monroe | John C. Palmer. |
| ▲Camden*•†..... Ouachita | SMEAD & POWELL. |
| ▲Centerpoint*..... Howard | W. D. Lee. |
| ▲Charleston* ..... Franklin | T. A. Pettigrew. |
| ▲Clarendon*•†..... Monroe | A. S. BAYNE. |
| ▲Clarksville*•† ... Johnson | J. W. Coffman. |
| ▲Clinton*..... Van Buren | S. W. Simpson. |
| ▲Conway*•† ..... Faulkner | S. FRAUENTHAL. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Corning*†..... Clay | J. L. Taylor. |
| ▲Dallas*..... Polk | F. M. Reeves. |
| ▲Danville*..... Yell | Parker & Priddy. |
| ▲Dardanelle*..... Yell | Crownover, Jacoway & Crownover. |
| DeQueen*†..... Sevier | See Lockesburg. |
| ▲Desarc*..... Prairie | Roberts & Willeford. |
| ▲Devall Bluff*•..... Prairie | McClintock & Langford. |
| ▲DeWitt*†..... Arkansas | Gibson & Park. |
| ▲El Dorado*•†..... Union | J. J. Sheppard. |
| ▲Eureka Springs*•† Carroll | GEORGE C. CHRISTIAN. |
| ▲Evening Shade*..... Sharp | Davidson & Meeks. |
| ▲Fayetteville*•†. Wash'ton | WALKER & WALKER. |
| Fordyce*•†..... Dallas | R. C. Fuller. |
| ▲Forest City*•†. St. Francis | NORTON & PREWETT. |
| ▲Fort Smith*•†..Sebastian | HILL & BRIZZOLARA. Refer to the Merchants Bank. |
| ▲Greenwood*•†..Sebastian | T. B. Pryor. |
| ▲Hamburg*..... Ashley | George B. Pugh. |
| ▲Hampton*..... Calhoun | C. L. Poole. |
| ▲Hardy*•†..... Sharp | W. A. Chase. |
| ▲Harrisburg*•†...Poinsett | J. J. Mardis. |
| ▲Harrison*•..... Boone | Crump & Crump. |
| Hazen*•†..... Prairie | H. W. Holmes. |
| ▲Heber*..... Cleburne | W. L. Thompson. |
| ▲Helena*•†..... Phillips | N. G. TURNER. |
| Hope*•†..... Hempstead | James H. McCollum. |
| ▲Hot Springs*•†...Garland | WOOD & HENDERSON. |
| ▲Huntsville*..... Madison | A. M. Brumfield. |
| Imboden*•†.....Lawrence | George G. Dent. |
| ▲Jasper*..... Newton | M. T. Briscoe. |
| ▲Jonesboro*•†..Craighead | EUGENE PARRISH. |
| Junction*†..... Union | E. O. Mohoney. |
| ▲Lake City*.....Craighead | See Jonesboro. |
| ▲Lake Village*..... Chicot | R. M. Gains. |
| ¶▲Little Rock*•†..Pulaski | JOSEPH LOEB. Refers to German National Bank of Commerce. |
| " ..... " | ROSE, HEMINGWAY & ROSE. Refer to any bank in city. |
| ▲Lockesburg*..... Sevier | Collins & Lake. |
| ▲Lonoke*•†..... Lonoke | Trimble & Robinson. |
| ▲Magnolia*•†.....Columbia | Stevens & Stevens. |
| ▲Malvern*•†...Hot Springs | M. M. DUFFIE. |
| Mammoth Sp'gs*•†Fulton | C. E. Elmore. |
| ▲Marianna*•†..... Lee | McCULLOCH & McCULLOCH. |
| ▲Marion*•†.....Crittenden | R. F. Crittenden. |
| ▲Marshall*..... Searcy | A. Y. Barr. |
| ▲Melbourne*..... Izard | J. B. Baker. |
| Mena*•†..... Polk | Matheny & Olney. |
| ▲Monticello*•†..... Drew | Wood & Matthews. |
| ▲Morrilton*•†.....Conway | J. F. SELLERS. |
| ▲Mountain Home*..Baxter | M. N. Dyer & Son. |
| ▲Mountainview*..... Stone | B. F. Williamson. |
| ▲Mount Ida*. Montgomery | G. Witt. |
| ▲Murfeesboro..... Pike | J. C. Pinnix. |
| Nashville*†..... Howard | W. C. Rodgers. |
| ▲New Lewisville*† L'Fay'te | King & Searcy. |
| ▲Newport*•†..... Jackson | PHILLIPS & CAMPBELL. |
| ▲Osceola*..... Mississippi | G. W. Thomason. |
| ▲Ozark*•†..... Franklin | W. W. & G. A. Mansfield. |
| ▲Paragould*•†..... Greene | BLOCK & SULLIVAN. |
| ▲Paris*†..... Logan | Anthony Hall. |
| ▲Perryville*..... Perry | James A. Vance. |
| ▲Piggott*•†..... Clay | Hunter & Moore. |
| ▲Pine Bluff*•†....Jefferson | CRAWFORD & HUDSON. Attorneys for Citizens Bank. |
| ▲Pocahontas*... Randolph | Witt & Schonover. |
| ▲Powhatan*.....Lawrence | L. B. Poindexter. |
| ▲Prescott*•†..... Nevada | C. C. HAMBY. |
| ▲Princeton*..... Dallas | R. H. Dedham. |
| ▲Richmond*.. Little River | J. C. Head. |
| ▲Rison*•†..... Cleveland | W. J. Stanfield. |
| Rogers*•†..... Benton | H. M. FRAZIER. |
| ▲Russellville*•†..... Pope | R. B. WILSON. |
| ▲Salem*..... Fulton | Charles A. Phillips. |
| ▲Searcy*•†..... White | P. L. Stricklin. |
| ▲Sheridan*..... Grant | W. D. Brouse. |
| Siloam Springs*•†. Benton | T. G. Williams. |
| Springdale*•† Washington | M. Mechan. |
| ▲Star City*..... Lincoln | H. R. Lucas. |
| Stuttgart*•†.. Arkansas | Edward Hall. |
| ▲Texarkanna*•†..... Miller | See Texarkana, Texas. |
| ▲Van Buren*•†.. Crawford | JESSE TURNER. |
| ▲Vanndale*•..... Cross | Killough & Logsden. |
| ▲Varner*•†..... Lincoln | G. H. Joslyn. |
| ▲Waldron*..... Scott | John W. Goolsby. |
| Walnut Ridge*•†..Lawr'ce | Slayton & Sloan. |
| ▲Warren*•†..... Bradley | A. C. Jones. |
| ▲Washington*†..Hemstead | J. D. Conway. |
| ▲Wittsburg..... Cross | See Vanndale. |
| Wynne*•†..... Cross | J. T. Patterson. |
| ▲Yellville*..... Marion | B. F. Fee. |

## CALIFORNIA.

| Town and County. | Name. |
|---|---|
| Alameda*•†.....Alameda | E. K. TAYLOR. |
| Alhambra*•..Los Angeles | A. S. Halsted. |
| ▲Alturas*..... Modoc | ERNEST C. BONNER. |
| Anaheim*•†..... Orange | Richard Melrose. |
| Antioch*•†..Contra Costa | Hartley & Abbott. |
| Arcata*•..... Humboldt | George W. Hopkins. |
| ▲Auburn*•†..... Placer | W. B. LARDNER. |
| Azusa*•†.....Los Angeles | W. H. Davies. |
| ▲Bakersfield*•†..... Kern | T. M. McNAMARA. |
| Benicia*•†..... Solano | John Lynch. |
| Berkeley*•†..... Alameda | W. N. WASTE. |
| Biggs*•†..... Butte | F. F. Carnduff. |
| Bodie*•..... Mono | H. M. Eddy. |
| ▲Bridgeport*..... Mono | J. E. Goodall. |
| Calistoga*•†..... Napa | N. H. Frank. |
| Cambria*†...San Luis Ob. | B. H. Franklin. |
| Campbell*•†..Santa Clara | See San Jose. |
| Cayucos*†....San Luis Ob. | See San Luis Obispo. |
| Cedarville*..... Modoc | G. F. Harris. |
| Chico*•†..... Butte | F. C. LUSK. |
| Cloverdale*•†..... Sonoma | H. H. McKoon. |
| Colton*•†. San Bernardino | Thomas D. Hamilton. |
| Coluso*•†..... Coluso | U. W. BROWN. |
| ▲Corona*..... Riverside | E. W. Freeman. |
| Covina*•†.....Los Angeles | See Los Angeles. |
| ▲Crescent City*•. Del Norte | Childs & Hart. |
| Dixon*•†..... Solano | A. Manning. |
| Downey*•†.....Los Angeles | W. T. Kendrick. |
| Downieville*•†..... Sierra | F. R. WEBBE. |
| Dutch Flat*•†..... Placer | See Auburn. |
| Elsinore*•†.....Riverside | J. A. Hoag. |
| Escondido*•†..San Diego | F. P. Willard. |
| ▲Eureka*•†..... Humboldt | SEVIER BROS. |
| ▲Fairfield*†..... Solano | Coghlan & Harvey. |
| Fall Brook*†.....San Diego | See San Diego. |
| Ferndale*•†.....Humboldt | S. D. O'Neal. |
| Folsom*•†..Sacramento | See Sacramento. |
| Forest*•†..... Sierra | See Nevada City. |
| Forest Hill*•†..... Placer | See Auburn. |
| Fort Bragg*•† Mendocino | See Ukiah. |
| Fort Jones*•†...Siskiyou | I. A. Reynolds. |
| ▲Fresno*•†..... Fresno | L. L. CORY. |
| Fullerton*•†..... Orange | H. C. Head. |
| Garlock*..... Kern | See Bakersfield. |
| Gilroy*•†.....Santa Clara | See San Jose. |
| Gonzales*•†.....Monterey | S. W. Mack. |
| Grass Valley*•†...Nevada | C. W. KITTS. |
| Gridley*•†..... Butte | George E. Gardner. |
| Guadalupe*•†. Santa Barb. | J. P. Saunders. |
| ▲Hanford*•†..... Kings | W. R. McQuiddy. |
| Haywards*•†.....Alameda | Fred J. Russell. |
| Healdsburg*•†.....Sonoma | I. T. Coffman. |
| ▲Hollister*•†...San Benito | BRIGGS & HUDNER. |
| Hueneme*•†.....Ventura | T. H. Merry. |
| ▲Independence*•†.....Inyo | B. H. Yandell. |
| Ione*•†..... Amador | W. J. McGee. |
| ▲Jackson*•†..... Amador | EAGAN & RUST. |
| ▲Lakeport*•..... Lake | T. B. Bond. |
| Lemoore*•†..... Kings | Theo. Park. |
| Livermore*•†.....Alameda | G. W. Langan. |
| Lodi*•†.....San Joaquin | W. C. Green. |
| Lompoc*•. Santa Barbara | Sheridan & Fox. |
| Long Beach*•†. Los Ang's | A. C. Lawson. |
| ▲Los Angeles*•†. Los Ang's | E. J. & O. J. BAMBERGER. Attorneys for the Bank of Commerce. |
| " ..... " | CHAS. L. BATCHELLER. Reference: First National Bank. |
| " ..... " | DYER & POTTER. Reference: Citizens Bank. |
| " ..... " | C. WHITE MORTIMER. British Vice Consul. General law practice. |
| " ..... " | WORKS & LEE. Attorneys for National Bank of California. General practice. |
| Los Gatos*•†. Santa Clara | See San Jose. |
| Madera*•†..... Madera | R. L. Hargrove. |
| ▲Mariposa*•†..... Mariposa | J. W. Congdon. |
| ▲Markleeville..... Alpine | See Placerville. |
| ▲Martinez*•†. Contra Costa | W. S. Tinning. |
| ▲Marysville*•†..... Yuba | FORBES & DINSMORE. |
| Mendocino*•†. Mendocino | C. C. Smith. |
| ▲Merced*•†..... Merced | J. W. KNOX. |
| ▲Modesto*•†.....Stanislaus | W. H. HATTON. |
| Monrovia*•†. Los Angeles | C. E. Slosson. |
| Monterey*•†.....Monterey | S. F. Gell. |
| ▲Napa*•†..... Napa | WEBBER & RUTHERFORD. |
| National City*•† San D'go | F. R. Palmer. |
| ▲Nevada City*•†.....Nevada | F. T. NILON. |
| North San Juan*•†Nevada | See Nevada City. |
| Oakdale*•†..... Stanislaus | E. G. Ryker. |
| ▲Oakland*•†.....Alameda | E. J. & O. J. BAMBERGER. |
| Oceanside*•†...San Diego | J. C. Hayes. |
| Ontario*•†San Bernardino | E. H. Joliffe. |
| Orange*•†..... Orange | See Santa Ana. |
| Orland*•†..... Glenn | B. F. Geis. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

| Town and County. | Name. |
|---|---|
| ▲Oroville*†.....Butte | John Guidery. |
| Pacific Grove*†Monterey | S. F. Gell. |
| Palo Alto*†..Santa Clara | See San Jose. |
| Pasadena*†..Los Angeles | G. A. GIBBS. |
| Paso Robles*† San L. Ob. | G. & A. Webster. |
| Petaluma*†.....Sonoma | LIPPITT & LIPPITT. |
| ▲Placerville*†..El Dorado | Irwin & Irwin. |
| Pleasanton*†... Alameda | T. W. Harris. |
| Pomona*†...Los Angeles | J. A. GALLUP. |
| Portersville*†.....Tulare | J. F. Boller. |
| ▲Quincy*†.....Plumas | U. S. Webb. |
| Randsburg*•.....Kern | See Bakersfield. |
| ▲Red Bluff*†.....Tehama | JOHNSON & CHASE. |
| ▲Redding*†.....Shasta | EUGENE S WATSON. |
| Redlands*† San Bern'rd'o | F. C. PRESCOTT. |
| ▲Redwood City*•†S'n M'teo | George C. Ross. |
| ▲Riverside*†...Riverside | GEORGE A. SKINNER. |
| ¶▲Sacramento*† ..Sacra'o | L. T. HATFIELD. |
| ▲Salinas*†.....Monterey | B. V. SARGENT. |
| ▲San Andreas*†.Calaveras | F. J. Solinsky. |
| ▲San Bernardino*•†San B'o | OTIS & GREGG. |
| ▲San Diego*†...San Diego | OSCAR A. TRIPPET. Attorney for First National Bank. |
| ▲San Francisco*†...San F. | E. J. & O. J. BAMBERGER. Attorneys for the Bank of Commerce. |
| " ..... " | DORN & DORN, Chronicle Bldg. Resident counsel for Chemical National Bank of New York. |
| San Jacinto*†. Riverside | Lawrence Middlecoff. |
| ▲San Jose*†...Santa Clara | C. L. WITTEN. General law practice. Refers to banks and business houses. |
| San Leandro*†..Alameda | John Black. |
| ▲San Luis Obispo*†S.L.Ob | VENABLE & GOODCHILD. |
| San Mateo*†..San Mateo | C. N. Kirkbride. |
| ▲San Miguel*†..S. Luis Ob | G. Webster. |
| ▲San Pedro*† Los Angeles | See Los Angeles. |
| ▲San Rafael*†.....Marin | HEPBURN WILKINS. |
| Santa Ana*†.....Orange | F. P. Daniel. |
| Santa Barbara*†S'nta B'a | H. G. CRANE. |
| ▲Santa Clara*† Santa Clara | W. A. Johnston. |
| Santa Cruz*† .Santa Cruz | WILLIAM T. JETER. |
| Santa Maria*†Santa Bar'a | C. U. Armstrong. |
| Santa Monica*†Los Ang's | Tanner & Taft. |
| Santa Paula*†...Ventura | See Ventura. |
| ▲Santa Rosa*†....Sonoma | A. B. WARE. |
| Sebastopol*•.....Sonoma | P. H. Atkinson. |
| Selma*†.....Fresno | E. E. Shepard. |
| Sonoma*†.....Sonoma | R. R. Poppe. |
| ▲Sonora*†.....Tuolumne | F. W. STREET. |
| So. Riverside†...Riverside | See Corona. |
| St. Helena*†.....Napa | P. S. King. |
| ▲Stockton*†..San Joaquin | JOSHUA B. WEBSTER. |
| Suison City*†.....Solano | George A. Lamont. |
| ▲Susanville*† .....Lassen | Goodwin & Goodwin. |
| Tehachapi*†..... Kern | J. W. Jameson. |
| Templeton*†..S. Luis Ob. | See San Luis Obispo. |
| Tomales*†.....Marin | Fred Woodworth. |
| Truckee*†.....Nevada | C. F. McGlashan. |
| Tulare*†.....Tulare | E. W. HOLLAND. |
| Tustin*†.....Orange | See Santa Ana. |
| ▲Ukiah*†.....Mendocino | T. L. Carothers. |
| Vacaville*†.....Solano | R. Barcar. |
| Vallejo*†.....Solano | HILBORN & HALL. |
| Valley Ford*†...Sonoma | See Santa Rosa. |
| ▲Ventura*†.....Ventura | Blackstock & Ewing. |
| ▲Visalia*†.....Tulare | MILLER & HANNAH. |
| Watsonville*†Santa Cruz | Holbrook & Mayer. |
| ▲Weaverville*† ...Trinity | James W. Bartlett. |
| Wheatland*†.....Yuba | W. J. Laird. |
| Whittier*† ..Los Angeles | Wm. M. Hiatt. |
| Williams*†.....Colusa | See Colusa. |
| ▲Willow*†.....Glenn | B. F. Geis. |
| Winters*†..... Yolo | Philip Bruton. |
| ▲Woodland*†.....Yolo | FRANK E. BAKER. |
| ▲Yreka*†.....Siskiyou | Gillis & Tapscott. |
| ▲Yuba City*†.....Sutter | M. E. Sanborn. |

## COLORADO.

| Town and County. | Name. |
|---|---|
| ▲Akron*†.... Washington | W. W. McCollister. |
| Alamosa*†..... Conejos | T. B. MacDonald. |
| Alma*†.....Park | See Fairplay. |
| Amethyst*†..... Mineral | James D. Pilcher. |
| ▲Aspen*†.....Pitkin | R. G. WITHERS. |
| Berthoud*† .....Larimer | J. Y. Gunson. |
| ▲Boulder*†.....Boulder | CHARLES M. CAMPBELL. |
| ▲Breckenridge*†. Summit | J. W. Swisher. |
| Brighton*†....Arapahoe | W. G. Lovelace. |
| ▲Buena Vista*†... Chaffee | TAYLOR & CHAMBERLAIN. |
| ▲Burlington*†. Kit Carson | P. B. Godsman. |
| ▲Cannon City*†..Fremont | WALDO & DAWSON. |
| Carbondale*†... Garfield | J. Bardine. |
| ▲Castlerock*†.... Douglas | A. G. Webster. |
| ▲Central City*†.....Gilpin | CHASE WITHROW. |
| ▲Cheyenne Wells*†Chey'ne | C. I. Spere. |
| ▲Colorado Spr'gs*†ElPaso | J. E. McINTYRE. Corporation and mercantile law. |
| ▲Conejos*† ..... Conejos | See Alamosa. |
| ▲Cortez*.....Montezuma | C. W. Blackmer. |
| Craig*.....Routt | L. L. Breeze. |
| ▲Creede*†.....Mineral | J. D. PILCHER. |
| CrestedButte*†Gunnison | Metzler Bros. |
| ▲Cripple Creek*†...Teller | J. MAURICE FINN. |
| ▲Del Norte*†..Rio Grande | Ezra T. Elliott. |
| ▲Delta*†..... ..... Delta | King & Robertson. |
| ¶▲Denver*† .... Arapahoe | BARTELS & BLOOD, Peoples Bank Bldg. Attorneys for the Colorado National Bank. |
| " ..... " | BICKSLER, McLEAN & BENNETT, Equitable Bldg. Colorado counsel for American Surety Co. of New York. |
| " ..... " | FILLIUS & DAVIS, Cooper Bldg. Corporation and mining law a specialty. Reference: The Denver National Bank. |
| " ..... " | JOSHUA GROZIER, Ernest & Cranmer Bldg. References—Denver: First National Bank; Chicago: Tenney, McConnell, Church & Coffen. |
| " ..... " | THOS. H. HOOD, Equitable Bldg. Refers to First National Bank. |
| " ..... " | PATTERSON, RICHARDSON & HAWKINS, E. & C. Bldg. References: Denver National Bank; E. H. Rollins & Sons, bankers, Boston and Denver. |
| " ..... " | ROGERS, CUTHBERT & ELLIS, Boston Bldg. Denver attorneys for R. G. Dun & Co. |
| " ..... " | WOLCOTT & VAILE. General counsel for the D. & R. G. R. R. |
| Dolores*†... Montezuma | See Cortez. |
| ▲Durango*† .....La Plata | RUSSELL & RITTER. |
| ▲Fairplay*†.....Park | CHARLES A. WILKIN. |
| Florence*†.....Fremont | LEE CHAMPION. |
| ▲Fort Collins*†.. Larimer | GEORGE W. BAILEY. |
| ▲Fort Morgan*†.. Morgan | W. A. Hill. |
| Garrison†.....Costilla | See Alamosa. |
| ▲Georgetown*† Cl'r Creek | J. J. WHITE. |
| Gilliett*†.....El Paso | H. G. Thurman. |
| ▲Glenwood Sp'gs*†Garf'ld | C. W. DARROW. |
| Golden*†.....Jefferson | W. A. Dier. |
| ▲Grand Junction*†..Mesa | SAMUEL G. McMULLIN. |
| ▲Greeley*†.... .....Weld | H. N. HAYNES. |
| ▲Gunnison*†....Gunnison | DEXTER T. SAPP. |
| ▲Holyoke*†.....Phillips | J. S. Bennett. |
| Hooper*†.. .....Costilla | David M. Cox. |
| Hotchkiss*.....Delta | Charles L. Pike. |
| ▲Hugo*†.....Lincoln | T. J. Edwards. |
| Idaho Spr'gs*†Cl'r Creek | A. D. BULLIS. |
| Idalia.....Arapahoe | R. L. Scott. |
| ▲Julesburg*†... Sedgwick | E. D. Hamilton. |
| ▲Kiowa*.....Elbert | GEORGE FAHRION. |
| ▲La Junta*†.... .... Otero | W. R. GIBSON. |
| ▲Lake City*†.....Hinsdale | Brown & Nourse. |
| ▲Lamar*† .....Prowers | C. C. Goodale. |
| ▲Las Animas*†.....Bent | A. M. Lambright. |
| ▲Leadville*†.....Lake | WILLIAM H. NASH. |
| Littleton*† ....Arapahoe | See Denver. |
| Longmont*†.....Boulder | Minor & Atwood. |
| Loveland*†.....Larimer | Lyman Porter. |
| Mancos*†....Montezuma | See Cortez. |
| ▲Meeker*.....Rio Blanca | M. T. Ryan. |
| MonteVista*†Rio Grande | Jesse Stephenson. |
| ▲Montrose*†....Montrose | F. D. Catlin. |
| New Windsor*.....Weld | See Windsor. |
| ▲Ouray*† .....Ouray | HENRY & SEGFRID. |
| Pitkin*† .....Gunnison | See Gunnison. |
| ▲Pueblo*†.....Pueblo | WILLIAM B. YATES. References: Western National Bank and First National Bank. |
| ▲Redcliff*† .....Eagle | Charles K. Phillips. |
| ▲Rico*† .....Dolores | J. A. PULLIAM. |
| Ridgway*† .....Ouray | J. P. Cassedy. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Rocky Ford*†.....Otero | William B. Gobin. |
| ▲Saguache*.....Saguache | W. E. Cox. |
| Salida*†.....Chaffee | A. R. MILLER. |
| ▲San Luis*.....Costilla | See Alamosa. |
| ▲Sheridan Lake*†..Kiowa | J. S. Booher. |
| ▲Silverciff*†.....Custer | John T. McNeeley. |
| ▲Silverton*† ....San Juan | GEORGE H. BARNES. |
| ▲Springfield*†.....Baca | See Trinidad. |
| Steamboat Spr.*....Routt | H. F. Sturdevant. |
| ▲Sterling*†.....Logan | SMITH A. BURKE. |
| ▲Sulphur Springs* ..Grand | J. N. Pettingill. |
| ▲Telluride*s†...San Miguel | L. C. KINIKIN. |
| ▲Trinidad*s† ..Las Animas | JOHN J. HENDRICK. |
| Victor*s† ..... Teller | C. E. BRADY. |
| ▲Walsenburg*s†.Huerfano | J. R. Killian. |
| Westcliffe* .....Custer | J. G. Schweigert. |
| Windsor*†.....Weld | Henry A. Huntington. |
| Wray*s†.....Yuma | See Akron. |
| ▲Yuma*s†.....Yuma | See Akron |

## CONNECTICUT.

| Town and County. | Name. |
|---|---|
| Andover*s†.....Tolland | M. P. Yoemans. |
| Ansonia*s†...New Haven | V. MUNGER. |
| Berlin*s† .....Hartford | See New Britain. |
| Bethel*s† .....Fairfield | See Danbury. |
| Bloomfield*s† ...Hartford | See Hartford. |
| Branford*s†..New Haven | See New Haven. |
| ▲Bridgeport*s† ...Fairfield | HOLLISTER & KELSEY. Refer to any bank in Bridgeport. |
| Bristol*s† .....Hartford | John Winslow. |
| Brookfield*s†....Fairfield | See Danbury. |
| Brooklyn*†.....Windham | See Danielson. |
| Bucklands† .....Hartford | See Hartford. |
| Canaan*s† .....Litchfield | A. T. & J. H. Roraback. |
| Canton*s† .....Hartford | See Hartford. |
| Central Village*s†W'dh'm | See Danielson. |
| Chester*s†.....Middlesex | Willcox & Tyler. |
| Clinton*s†.....Middlesex | See Middletown. |
| Colchester*s†...New Lon. | See Norwich. |
| Collinsville*s† ..Hartford | See Hartford. |
| Cornwall*s† ....Litchfield | See Litchfield. |
| Cromwell*s†...Middlesex | See Middletown. |
| ▲Danbury*s†.....Fairfield | DEMPSEY & BOOTH. |
| Danielson*s† ...Windham | ARTHUR G. BILL. |
| Deep River*s†..Middlesex | Willcox & Tyler. |
| Derby*s† ....New Haven | JOHN W. LARKIN. |
| Durham*s† ....Middlesex | See Middletown. |
| East Haddam*† ..Mid'sex | Julius Attwood. |
| East Hartford*s†Hartford | See Hartford. |
| East Lyme*s†New London | See New London. |
| Elmwood*s† ....Hartford | See Hartford. |
| Enfield*s† .....Hartford | J. W. Thompson. |
| Essex*† .....Middlesex | James Phelps & Son. |
| Fairfield*s† .....Fairfield | Bacon Wakeman. |
| Falls Village*s† Litchfield | See Salisbury. |
| Farmington*†...Hartford | See Hartford. |
| Gladstonbury*s†Hartford | See Hartford. |
| Granby*s† .....Hartford | See Hartford. |
| Greenwich*s†....Fairfield | R. JAY WALSH. |
| Groton*s†...New London | See New London. |
| Guilford*s† ..New Haven | See New Haven. |
| ▲Haddam*s† ....Middlesex | See Middletown. |
| ¶▲Hartford*s† ... Hartford | HUNGERFORD, HYDE, JOSLYN & GILMAN, 49 Pearl St. Attorneys for Hartford National Bank, and R. G. Dun & Co. |
| " ..... " | SPERRY, McLEAN & BRAINARD, Aetna Life Bldg. Attorneys for The Aetna Life Insurance Co. The Aetna National Bank, and the United States Bank. |
| Hazardville* ....Hartford | See Hartford. |
| Higganum*s† ...Middlesex | See Middletown. |
| Jewett City*s† .New Lon. | See Norwich. |
| Kensington*† ...Hartford | See Hartford. |
| Lakeville*s† ....Litchfield | See Salisbury. |
| ▲Litchfield*s†....Litchfield | WOODRUFF & WOODRUFF. |
| Lyme*.....New London | See New London. |
| Manchester*s† ..Hartford | See South Manchester. |
| Meriden*s† ...New Haven | GEORGE A. FAY. |
| ▲Middletown*s† ...Mid'sex | WARNER, WILLCOX & TYLER. |
| Milford*s†....New Haven | George M. Gunn. |
| Moodus*† .....Middlesex | See East Haddam. |
| Mystic*s† ...New London | LEMUEL CLIFT. |
| Naugatuck*s†New Haven | JOHN M. SWEENEY. |
| New Britain*s† ..Hartford | PHILIP J. MARKLEY. |
| New Canaan*s† .Fairfield | See Stamford. |
| NewHartford*s† Litchf'ld | F. A. Jewell. |
| ▲New Haven*s† .New Hav. | TYLER, INGERSOLL & MORAN, First National Bank Bldg. Attorneys for First National Bank, and R. G. Dun & Co. |
| " ..... " | WATROUS & DAY, 183 Church St. Attorneys for City Bank; general law practice; collections. |
| " ..... " | WILLIAM A. WRIGHT. General law and collections. Refers to First National Bank. |
| ▲New London*s†.NewLon. | ALFRED COIT. |
| Newington.....Hartford | See Hartford. |
| ▲New Milford*s† Litchfield | Frank W. Marsh. |
| Newtown*s†.....Fairfield | Charles H. Northrop. |
| Norfolk*s† .....Litchfield | See Winsted. |
| North Haven*s†New Hav. | See New Haven. |
| North Manchester*†Hart. | See South Manchester. |
| Norwalk*s†.....Fairfield | W. H. PERRY. |
| ▲Norwich*s†..New London | JOHN H. BARNES. |
| Orange*†....New Haven | See New Haven. |
| Parkville*s†.....Hartford | See Hartford, |
| Plainfield*s†....Windham | See Putnam. |
| Plainville*s† ....Hartford | See New Britain. |
| Portland*s† ... Middlesex | John M. Murdoch. |
| ▲Putnam*s† .....Windham | SEARLS & RUSSELL. |
| Ridgefield*s† ....Fairfield | See Danbury. |
| Rockville*s†.....Tolland | B. H. BILL. |
| Roxbury*.....Litchfield | See New Milford. |
| Salem .....New London | See Norwich. |
| Salisbury*s† ....Litchfield | Warner & Landon. |
| Saybrooke*s† ..Middlesex | See Deep River. |
| Seymour*s† ..New Haven | Clifford J. Atwater. |
| Sharon*s† .....Litchfield | See Litchfield. |
| Shelton*† .....Fairfield | E. L. Staples. |
| Simsbury*s†.....Hartford | See Hartford. |
| Southington*s†.Hartford | Marcus H. Holcomb. |
| So. Manchester*s† ..Hart. | Charles R. Hathaway. |
| So. Norwalk*s†..Fairfield | See Norwalk. |
| Southport*s† ....Fairfield | John H. Perry. |
| South Windsor*sHartford | See Hartford. |
| Stafford Spr.*s† ..Tolland | J. H. Reed. |
| Stamford*s† .....Fairfield | FESSENDEN, CARTER & CUMMINGS. |
| Stonington*s†..New Lon. | G. D. Stanton, Jr. |
| Stratford*s† .....Fairfield | Charles H. Peck. |
| Suffield*s† .....Hartford | L. N. Austin. |
| Thomaston*s†..Litchfield | Bradstreet & Etheridge. |
| Thompson*s† ..Windham | Charles E. Searles. |
| Thompsonville*s†.. Hart. | C. H. BRISCOE. |
| ▲Tolland*† .....Tolland | Edwin S. Agard. |
| Torrington*s†..Litchfield | Gideon H. Welch. |
| Unionville*s† ...Hartford | George E. Taft. |
| Vernon*s† .....Tolland | See Rockville. |
| Wallingford*s† New Hav. | Leverett M. Hubbard. |
| ▲Waterbury*s†New Haven | TERRY & BRONSON. |
| Watertown*s†..Litchfield | D. F. Webster. |
| West Cornwall*s†..Litch. | See Litchfield. |
| West Haven*s†.New Hav. | See New Haven. |
| Westport* .....Fairfield | See Bridgeport. |
| Wethersfield*s† .Hartford | See Hartford. |
| West Winsted*†..Litchf'd | Samuel A. Herman. |
| ▲Willimantic*s† .Windham | GEORGE W. MELONY. |
| Winchester.....Litchfield | See Winsted. |
| Windham*s ....Windham | See Willimantic. |
| Windsor*s†.....Hartford | See Hartford. |
| Windsor Locks*s† ..Hart. | J. Warren Johnson. |
| Winsted*s†..... Litchfield | SAMUEL A. HERMAN. |
| Woodbury*†....Litchfield | Huntington & Warner. |
| Woodstock*....Windham | See Putnam. |
| Yantic*s†....New London | See Norwich. |

## DELAWARE.

| Town and County. | Name. |
|---|---|
| Clayton .....Kent | See Dover. |
| Delaware City*s†NewCas. | See Wilmington. |
| Delmar*s† .....Sussex | See Salisbury, Md. |
| ¶▲Dover*s† .....Kent | KENNEY & MAGEE. |
| ▲Georgetown*s† ....Sussex | Woodburn Martin. |
| Harrington*s† .....Kent | See Dover. |
| Laurel .....Sussex | See Georgetown. |
| Lewes .....Sussex | See Georgetown. |
| Middletown*s† NewCastle | Martin B. Burris. |
| Milford*s†.....Kent | W. F. Causey & Son. |
| Newark*s†....New Castle | See Wilmington. |
| New Castle*s† New Castle | JOHN H. RODNEY. |
| Newport*s†...New Castle | See Wilmington. |
| Odessa*.....New Castle | See Wilmington. |
| Seaford*s† .....Sussex | See Georgetown. |
| Smyrna*s† .....Kent | See Dover. |
| ▲Wilmington*s† NewCastle | HUGH C. BROWNE, Bayard Bldg. Attorney for American Surety Co. of New York. Refers to First National Bank. |
| " ..... " | WILLARD SAULSBURY, 909 Market St. Attorney for Union National Bank. |
| " ..... " | CHRISTOPHER L. WARD, Equitable Building. Commercial law and collections. |

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## DISTRICT OF COLUMBIA.

| Town and County. | Name. |
|---|---|
| Anacostia*•† .....D. C. | See Washington. |
| Georgetown*•† .....D. C. | CHARLES H. CRAGIN. |
| ¶▲Washington*•† .... D. C. | CHAPIN BROWN, 323 Four-and-a-Half St. Attorney at Law; mercantile collections; business before the general land office and pension office a specialty. |
| " ..... " | PERCIVAL M. BROWN, Attorney, WALTER C. CARROLL, Associate, 412 Fifth St. N. W. Reference: Second National Bank. |
| " ..... " | KNIGHT BROS., McGill Bldg. Solicitors of U. S. and foreign patents; counselors in patent causes; mechanical and patent law experts. |
| " ..... " | JOHN B. LARNER, 1335 F St. Attorney for Washington Loan & Trust Co., National Metropolitan Bank, Columbia National Bank, and National Bank of the Republic. |
| " ..... " | RALSTON & SIDDONS, Loan & Trust Bldg. Attorneys for the West End National Bank and Union Savings Bank. |

## FLORIDA.

| Town and County. | Name. |
|---|---|
| ▲Apalachicola*•†.Franklin | H. C. Hicks. |
| ▲Arcadia*•† .....De Soto | CHARLES W. FORRESTER. |
| Avon Park* .....De Soto | H. B. Saunders, Jr. |
| ▲Bartow*•† .....Polk | H. K. OLLIPHANT. |
| ▲Blountstown*• .. Calhoun | See Marianna. |
| ▲Braidentown*•† .Manatee | J. J. STEWART. |
| ▲Bristol*• ..... Liberty | See Tallahassee. |
| ▲Bronson*•† .....Levy | E. A. Pinnell. |
| ▲Brooksville*•† .Hernando | G. C. Martin. |
| Cedar Keys*•† .....Levy | E. J. Lutterloh. |
| Cocoa*† .....Brevard | See Titusville. |
| ▲Crawfordville*† .Wakulla | R. Don McLeod. |
| ▲Dade City*•† .....Pasco | J. A. Hendley. |
| Daytona*•† .....Volusia | C. H. Spencer. |
| ▲De Funiak Spgs*•†Walt'n | S. K. Gillis. |
| ▲Deland*•† .....Volusia | F. C. Austin. |
| Eustis*•† .....Lake | B. S. Weeks. |
| ▲Fernandina*•† ....Nassau | H. J. BAKER. |
| Fort Meade*•† .....Polk | T. M. Stansfield. |
| ▲Gainesville*•† ....Alachua | W. C. JACKSON. |
| ▲Greencove Spgs*•† ..Clay | P. C. Fisher. |
| Interlachen*•† ....Putnam | See Palatka. |
| ▲Inverness*•† .....Citrus | W. J. Barnett. |
| ▲Jacksonville*•† .... Duval | COOPER & COOPER, General law practice. Attorneys for the National Bank of Jacksonville. |
| " ..... " | DUNCAN U. FLETCHER. Attorney for First National Bank of Florida. |
| ▲Jasper*•† .....Hamilton | Robinson & Small. |
| ▲Juno .....Dade | See Palm Beach. |
| ▲Key West*•† .....Monroe | GEO. B. PATTERSON. |
| ▲Kissimmee*•† ....Osceola | J. N. Taylor. |
| ▲Lake City*•† ....Columbia | A. J. Henry. |
| Lakeland*•† .....Polk | Pierce & Tucker. |
| Leesburg*•† .....Lake | Tinnon & McNamee. |
| ▲Live Oak*•† ....Suwannee | M. E. Broome. |
| ▲Macclenny*•† .....Baker | See Jacksonville. |
| ▲Madison*•† .....Madison | C. B. ASHLEY. |
| ▲Marianna*•† .....Jackson | Milton & Milton. |
| ▲Mayo* .....Lafayette | George W. Breare. |
| Melbourne*•† ....Brevard | Reeves & Hogg. |
| Miami*•† .....Dade | ROBBINS & GRAHAM. |
| ▲Milton*•† .....Santa Rosa | E. Amos. |
| ▲Monticello*•† .. Jefferson | D. A. Finlayson. |
| ▲Myers*• .....Lee | L. A. Hendry. |
| ▲Ocala*•† ..... Marion | ALLEN & WRIGHT. |
| Orange City*•† ....Volusia | F. C. Austin. |
| ▲Orlando*•† .....Orange | MASSEY & BAUMGARTEN. |
| ▲Palatka*•† ..... Putnam | R. W. & W. M. DAVIS. |
| Palm Beach*•† .....Dade | Robbins, Graham & Chillingworth. |
| ▲Pensacola*•† ...Escambia | BLOUNT & BLOUNT. |
| " ..... " | WM. FISHER. |
| ▲Perry* .....Taylor | See Madison. |
| Punta Gorda*•† ..De Soto | I. H. Trabue. |
| ▲Quincy*•† ..... Gadsden | P. W. White. |
| Sanford*•† .....Orange | E. K. FOSTER. |
| ▲Stanton*• .....Marion | See Ocala. |
| ▲Starke*•† .....Bradford | J. T. Wills. |
| ▲St. Augustine*•† St. Johns | W. W. DEWHURST. |
| St. Petersb'g*•†.Hillsboro | A. Macleod. |
| ▲Sumterville*• .....Sumter | A. C. Clark. |
| ¶▲Tallahassee*•† ..... Leon | R. W. WILLIAMS. |
| ▲Tampa*•† .....Hillsboro | FRANK M. SIMONTON. |
| Tarpon Spgs*•†.Hillsboro | See Tampa. |
| ▲Tavares*•† .....Lake | Alex. St. Clair Abrams. |
| ▲Titusville*•† .....Brevard | G. Cary-Elwes. |
| ▲Vernon .....Washington | See Marianna. |
| ▲Westville*•† .....Holmes | W. T. Bludworth. |

## GEORGIA.

| Town and County. | Name. |
|---|---|
| ▲Abbeville*•† .....Wilcox | T. L. Holton. |
| Acworth*•† .....Cobb | J. J. Northcot |
| ▲Albany*•† .....Dougherty | D. H. POPE & SON. |
| ▲Alpharetta* .....Milton | J. P. Brooke. |
| ▲Americus*•† .....Sumter | HOOPER & CRISP. |
| ▲Appling.....Columbia | D. C. Moore. |
| ▲Athens*•† .....Clarke | STRICKLAND & GREEN. |
| ¶▲Atlanta*•† .....Fulton | WILLIAM D. ELLIS, 41 Broad St. Attorney for the Fourth National Bank, Atlanta Trust & Banking Co. |
| " ..... " | HAMMOND, SKEEN & LANGLEY, 414-5 English-American Bldg. References: Third National Bank, Atlanta National Bank. |
| " ..... " | N. J. & T. A. HAMMOND, Temple Court. Refer to any bank in Atlanta. Practice in all courts. |
| " ..... " | A. J. ORME, Equitable Bldg. Representing Lowry Banking Co., Maddox-Rucker Banking Co., Atlanta. |
| ▲Augusta*•† ....Richmond | WM. H. BARRETT. Refers to any bank in Augusta. |
| " ..... " | FRANK H. MILLER. Refers to National Bank of Augusta. |
| ▲Bainbridge*•† ....Decatur | Donaldson & Hawes. |
| Barnesville*•† .....Pike | S. N. Woodward. |
| ▲Baxley*•† .....Appling | Thomas & Parker. |
| ▲Blackshear*•† .....Pierce | R. G. Mitchell, Jr. |
| ▲Blairsville.....Union | W. E. Chandler. |
| ▲Blakely*•† .....Early | R. H. Powell & Son. |
| ▲Blueridge*† .....Fannin | O. R. Dupree. |
| Boston*•† .....Thomas | See Thomasville. |
| ▲Brunswick*•† .....Glynn | W. G. BRANTLEY. |
| ▲Buchanan*•† ...Haralson | J. M. McBride. |
| ▲Buena Vista*•† ....Marion | George P. Monroe. |
| Buford*•† .....Gwinnett | C. H. Smith, Jr. |
| ▲Butler*•† .....Taylor | O. M. Colbert. |
| ▲Calhoun*•† .....Gordon | W. R. Rankin. |
| ▲Camilla*•† .....Mitchell | S. S. Bennett. |
| ▲Canton*† .....Cherokee | George I. Teasley. |
| ▲Carnesville* .....Franklin | W. R. Little. |
| ▲Carrollton*•† .....Carroll | R. D. Jackson. |
| ▲Cartersville*•† ....Bartow | JOHN W. AKIN. |
| ▲Cedartown*•† .....Polk | J. A. Blance. |

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| Town and County. | Name. |
|---|---|
| ▲Clarkesville*•†Habersh'm | J. C. Edwards. |
| ▲Clayton* ..... Rabun | W. S. Paris. |
| ▲Clevelanda ..... White | J. W. H. Underwood. |
| ▲Clinton. ..... Jones | Richard Johnson. |
| ▲Clyde ..... Bryan | See Savannah. |
| Cochran*•† ..... Pulaski | Z. V. Peacock. |
| ▲Coiquitt ..... Miller | C. C. Bush. |
| ▲Columbus*•† .. Muscogee | McNEILL & LEVY. |
| ▲Conyers*•† ..... Rockdale | John R. Maddox. |
| Cordele*•† ..... Dooly | THOMSON & WHIPPLE. |
| ▲Covington*•† ..... Newton | J. G. Lester. |
| ▲Crawfordsville*•†Talife'o | H. M. Holden. |
| Culloden*•† ..... Monroe | See Forsyth. |
| ▲Cumming* ..... Forsyth | H. L. Patterson. |
| ▲Cusseta*•†Chattahoochee | C. C. Mintner. |
| ▲Cuthbert*•† ..... Randolph | W. C. WORRILL. |
| ▲Dahlonega* .. Lumpkin | Price & Charters. |
| ▲Dallas*•† ..... Paulding | A. J. Camp. |
| ▲Dalton*•† ..... Whitfield | R. J. & J. McCAMY. |
| ▲Danielsville* ..... Madison | D. W. Meadow. |
| ▲Darien*•† ..... McIntosh | C. L. Livingston. |
| Davisboro*•† Washington | See Louisville. |
| ▲Dawson*•† ..... Terrell | JAMES G. PARKS. |
| ▲Dawsonville* ..... Dawson | J. M. Bishop. |
| ▲Decatur*•† ..... DeKalb | Braswell & Smith. |
| Demorest*•† .. Habersham | Crane & McMillan. |
| ▲Douglas* ..... Coffee | Quincey & McDonald. |
| ▲Douglasville*•† .. Douglas | W. T. Roberts. |
| ▲Dublin*•† ..... Laurens | P. L. Wade. |
| ▲Eastman*•† ..... Dodge | Smith & Clements. |
| ▲Eatonton*•† ..... Putnam | W. B. Wingfield. |
| ▲Elberton*•† ..... Elbert | Z. B. ROGERS. |
| ▲Ellaville*•† ..... Schley | C. R. McCrory. |
| ▲Ellijay*† ..... Gilmer | J. P. Perry. |
| ▲Fairburn*•† ..... Campbell | L. S. Roan. |
| ▲Fayetteville*•† .. Fayette | T. Y. Lester. |
| Fitzgerald*•† ..... Irwin | RYMAN & KENNEDY. |
| Flovilla*•† ..... Butts | See Jackson. |
| Flowery Branch*•† .. Hall | See Gainesville. |
| ▲Forsyth*•† ..... Monroe | R. L. Berner. |
| ▲Fort Gaines*•† ..... Clay | W. A. Scott. |
| Fort Valley*•† .. Houston | H. A. MATHEWS. |
| ▲Franklin* ..... Heard | D. B. Whittaker. |
| ▲Gainesville*•† ..... Hall | DUNLAP & DUNLAP. |
| ▲Georgetown*• .. Quitman | T. L. Guerry. |
| ▲Gibson*•† ..... Glascock | B. F. Walker. |
| ▲Greensboro*•† .. Greene | H. T. Lewis. |
| ▲Greenville*•† Meriwether | H. W. Hill. |
| ▲Griffin*•† ..... Spalding | ROBERT T. DANIEL. |
| ▲Hamilton*•† ..... Harris | B. H. Walton. |
| Harmony Grove*•†Jack'n | R. L. J. Smith. |
| ▲Hartwell*•† ..... Hart | A. G. McCurry. |
| ▲Hawkinsville*•† .. Pulaski | W. L. & WARREN GRICE. |
| ▲Hiawassee* ..... Towns | J. H. Davis. |
| ▲Hinesville*† ..... Liberty | S. B. Brewton. |
| Hogansville*•† ..... Troup | E. C. Mobley. |
| ▲Homer* ..... Banks | Oscar Brown. |
| ▲Homerville*•† .. Clinch | Dickerson & Townsend. |
| ▲Irwinton* ..... Wilkinson | J. W. Lindsey. |
| ▲Irwinville ..... Irwin | J. H. Buchanan. |
| ▲Isabella*† ..... Worth | J. G. Polhill. |
| ▲Jackson*•† ..... Butts | M. P. HALL. |
| ▲Jasper*† ..... Pickens | J. W. Henley. |
| ▲Jefferson*• ..... Jackson | E. C. Armistead. |
| ▲Jessup*•† ..... Wayne | D. M. Clark. |
| ▲Jonesboro*•† ..... Clayton | W. M. Wright. |
| ▲Knoxville*† ..... Crawford | W. J. Wallace. |
| ▲Lafayette*• ..... Walker | Lumpkin & Shattuck. |
| ▲La Grange*•† ..... Troup | J. H. COTTER. |
| ▲Lawrencev'le*•†Gwinnett | C. H. Brand. |
| ▲Leesburg*•† ..... Lee | Long & Son. |
| ▲Lexington*• .. Oglethorpe | W. M. Howard. |
| ▲Lincolnton ..... Lincoln | J. E. Strother. |
| ▲Louisville*•† ..... Jefferson | Hudson & Wright. |
| ▲Lumpkin*•† ..... Stewart | G. R. ELLIS. |
| ▲Macon*•† ..... Bibb | HILL, HARRIS & BIRCH. Refer to any bank or reputable merchant in this city. Specialties: Commercial, corporation, and insurance law, land litigation; collection department organized. |
| ▲Madison*•† ..... Morgan | George & George. |
| ▲Marietta*•† ..... Cobb | CLAY & BLAIR. |
| Marshallville*•† ... Macon | See Oglethorpe. |
| Maysville*•† ..... Jackson | G. W. Brown. |
| ▲McDonough*•† ..... Henry | E. J. Reagan. |
| ▲McRae*•† ..... Telfair | E. D. Graham. |
| ▲Milledgeville*•† . Baldwin | WHITFIELD, ALLEN & MOORE. |
| Millen*•† ..... Screven | W. V. Tyler. |
| ▲Monroe*• ..... Walton | B. S. Walker. |
| Montezuma*•† ..... Macon | H. L. McKinzie & Son. |
| ▲Monticello*•† ..... Jasper | F. Jordan, Sr. |
| ▲Morgan* ..... Calhoun | L. G. Cartledge. |
| ▲Moultrie*• ..... Colquitt | T. W. MATTOX. |
| ▲Mt. Vernon*•†Montgom'y | J. B. Geiger. |
| ▲Nashville* ..... Berrien | Peeples & Alexander. |
| ▲Newman*•† ..... Coweta | STALLINGS & ORR. |
| ▲Newton* ..... Baker | A. S. Johnson. |
| ▲Oglethorpe*•† ..... Macon | A. H. Perry. |
| Pelham*•† ..... Mitchell | See Camilla. |
| ▲Perry*•† ..... Houston | J. H. Houser. |
| ▲Preston*•† ..... Webster | S. R. Stevens. |
| ▲Quitman*•† ..... Brooks | C. M. HITCH. |
| ▲Reidsville* ..... Tattnall | E. C. COLLINS. |
| Reynolds*•† ..... Taylor | R. S. Foy. |
| Richland*•† ..... Stewart | D. B. Harrell. |
| ▲Ringgold*•† ..... Catoosa | J. H. Anderson. |
| ▲Rome*•† ..... Floyd | ALMER R. DAVIS. |
| ▲Sandersville*•† . Wash'ton | Tyson & Chambers. |
| ▲Savannah*•† ..... Chatham | G. T. & J. F. CANN. References: Savannah Bank & Trust Co. and The Citizens Bank. |
| Senoia*•† ..... Coweta | W. H. Taylor. |
| Shellman*•† ..... Randolph | W. C. Worrill. |
| Social Circle*•† ..... Walton | T. Spearman. |
| ▲Sparta*•† ..... Hancock | H. R. LEWIS. |
| ▲Springfield ..... Effingham | J. H. Hodge. |
| ▲Springplace* ..... Murray | C. L. Henry. |
| ▲Statenville ..... Echols | W. S. West. |
| ▲Statesboro*•† ..... Bullock | Groover & Johnson. |
| ▲St Mary's* ..... Camden | See Brunswick. |
| ▲Summerville*•†Chattooga | J. M. Bellah. |
| ▲Swainsboro*• .. Emanuel | R. J. Williams. |
| ▲Sylvania*• ..... Screven | E. K. Overstreet. |
| Sylvester* ..... Worth | J. G. Polhill. |
| ▲Talbotton*† ..... Talbot | J. M. Mathews. |
| Tallapoosa*•† ..... Haralson | Head & Head. |
| Tennille*•† .. Washington | John C. Harmon. |
| ▲Thomaston*•† ..... Upson | J. A. Cotten. |
| ▲Thomasville*•† .. Thomas | THEODORE TITUS. |
| ▲Thomson*•† ..... McDuffie | John T. West. |
| Tifton*•† ..... Berrier | John Murrow. |
| Toccoa*•† ..... Habersham | JOHN W. OWEN. |
| ▲Traders Hill ..... Charlton | See Waycross. |
| ▲Trenton*•† ..... Dade | W. M. & J. P. Jacoway. |
| Unadilla*•† ..... Dooly | J. L. Jones. |
| ▲Valdosta*•† ..... Lowndes | A. T. WOODWARD. |
| ▲Vienna*•† ..... Dooly | J. H. Woodward & Son. |
| ▲Warrenton*•† ..... Warren | James Whitehead. |
| ▲Washington*•† ..... Wilkes | W. M. & M. P. REESE. |
| ▲Watkinsville*•† ... Oconee | B. E. Thrasher. |
| ▲Waycross*•† ..... Ware | TOOMER & REYNOLDS. |
| ▲Waynesboro*•† ..... Burke | W. R. Callaway. |
| West Point*•† ..... Troup | R. A. S. Freeman. |
| Winder*•† ..... Jackson | W. H. Quarterman. |
| ▲Wrightsville*•† .. Johnson | V. B. Robinson. |
| ▲Zebulon*•† ..... Pike | J. S. Pope. |

## IDAHO.

| Town and County. | Name. |
|---|---|
| ▲Albion* ..... Cassia | K. I. Perky. |
| ▲Blackfoot*•† ..... Bingham | F. S. Dietrich. |
| ¶▲Boise*•† ..... Ada | J. H. RICHARDS. |
| ▲Caldwell*•† ..... Canyon | H. A. Griffiths. |
| ▲Challis* ..... Custer | Milton A. Brown. |
| Coeur d'Alene*•† . Koot'ai | E. McBee. |
| Genesee*•† ..... Latah | See Moscow. |
| Grangeville* ..... Idaho | W. N. Scales. |
| ▲Hailey*•† ..... Alturas | TEXAS ANGEL. |
| ▲Idaho City* ..... Boise | Carl Paine. |
| Idaho Falls*•† .. Bingham | H. J. HASBROUCK. |
| Juliaetta*•† ..... Latah | See Moscow. |
| Kendrick*•† ..... Latah | Coults & Steele. |
| ▲Lewiston*• ... Nez Perces | JAMES E. BABB. |
| ▲Malad City* ..... Oneida | GEO. E. GRAY. |
| Montpelier*•† .. Bear Lake | J. C. Rich. |
| ▲Moscow*•† ..... Latah | S. S. Bassett. |
| ▲Mt. Idaho* ..... Idaho | W. N. Scales. |
| ▲Murray* ..... Shoshone | C. W. Beale. |
| ▲Paris*† ..... Bear Lake | James H. Hart. |
| Payette* ..... Ada | Burgan & Rogers. |
| ▲Pocatello*•† ... Bannock | EDEN & TERRELL. |
| ▲Rathdrum*•† .. Kootenan | C. L. Hietman. |
| ▲Salmon* ..... Lemhi | F. J. Cowen. |
| ▲Shoshone*•† ..... Lincoln | J. S. Waters. |
| ▲Silver City* ..... Owyhee | J. G. Watts. |
| ▲St. Anthony* ... Fremont | J. E. COCHRAN. |
| Wallace*•† ..... Shoshone | C. W. Beale. |
| Wardner*•† ..... Shoshone | W. N. Morphy. |
| ▲Weiser*•† ..... Washington | Frank Harris. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

## ILLINOIS.

| Town and County. | Name. |
|---|---|
| Abingdon*•† ..... Knox | See Galesburg. |
| Adair*•† ..... McDonough | See Macomb. |
| Albany*•† ..... Whiteside | D. S. Efner. |
| ▲Albion*•† ..... Edwards | J. M. Campbell. |
| ▲Aledo*•† ..... Mercer | BASSETT, MAIN & BASSETT. |
| Alexis*•† ..... Warren | Thomas R. Squires. |
| Allerton*•† ..... Vermilion | See Danville. |
| Alpha*•† ..... Henry | J. A. Widney. |
| Altamont*•† .. Effingham | F. M. Schilling. |
| Alton*•† ..... Madison | H. S. BAKER. |
| Altona*•† ..... Knox | L. K. Byers. |
| Amboy*•† ..... Lee | W. E. Ives & Son. |
| Anchor*•† ..... McLean | D. B. Stewart. |
| Anna*•† ..... Union | DODD & PICKRELL. |
| Annawan*•† ..... Henry | W. H. Holzinger. |
| Antioch*• ..... Lake | J. W. McDonald. |
| Apple River*•† Jo Daviess | J. S. Lamont. |
| Arcola*•† ..... Douglas | Barricklow & Cofer. |
| Arenzville*•† ..... Cass | G. Engelbach. |
| Argenta*•† ..... Macon | See Decatur. |
| Armington*•† ... Tazewell | See Bloomington. |
| Armstrong*•† . Vermilion | John Smith, Jr. |
| Arrowsmith*•† ... McLean | H. J. Thompson. |
| Arthur*•† ..... Moultrie | M. Watson. |
| Ashkum*•† ..... Iroquois | See Watseka. |
| Ashland*•† ..... Cass | I. H. Stanley. |
| Ashley*•† .... Washington | See Nashville. |
| Ashton*•† ..... Lee | V. H. Myers. |
| Assumption*•† .. Christian | See Taylorville. |
| Astoria*•† ..... Fulton | S. P. CUMMINGS. |
| Athens*•† ..... Menard | See Petersburg. |
| Atkinson*•† ..... Henry | See Cambridge. |
| Atlanta*•† ..... Logan | F. L. Capps. |
| Atwood*•† ..... Piatt | See Monticello. |
| Auburn*•† ..... Sangamon | R. H. McAulty. |
| Augusta*•† ..... Hancock | W. H. Mead. |
| Aurora*•† ..... Kane | JOHN M. RAYMOND. |
| Austin*•† ..... Cook | P. V. Castle. |
| Ava*•† ..... Jackson | S. W. Treesch. |
| Avon*•† ..... Fulton | M. Head. |
| Barrington*•† ..... Cook | See Waukegan. |
| Barry*•† ..... Pike | J. K. Crawford. |
| Batavia*•† ..... Kane | J. O. McCLELLAN. |
| Beardstown*•† ..... Cass | R. R. HEWITT. |
| Beecher*•† ..... Will | See Grant Park. |
| Belleville*•† ..... St. Clair | M. W. WEIR. |
| ▲Bellflower*•† ..... McLean | See Farmer City. |
| Belvidere*•† ..... Boone | ROBERT W. WRIGHT. |
| ▲Bement*•† ..... Piatt | W. G. Cloyd. |
| Benson*•† ..... Woodford | D. Davis. |
| Benton*•† ..... Franklin | Flannigan & Payne. |
| ▲Bethany*•† ..... Moultrie | See Sullivan. |
| Biggsville*•† .. Henderson | See Opuawka. |
| Blandinsville*•† McDon'h | N. S. Campbell. |
| ▲Bloomington*•† .. McLean | E. E. DONNELLY. Represents twenty-seven commercial agencies. Refer to State National Bank. |
| Blue Island*•† ..... Cook | BORMAN & McGRATH. |
| Blue Mound*•† ..... Macon | See Decatur. |
| Bluffs*•† ..... Scott | Franklin C. Funk. |
| Bonegap*•† ..... Edwards | See Albion. |
| Bowen*•† ..... Hancock | E. C. PETER. |
| Braceville*•† ..... Grundy | E. D. SCOTT. |
| Bradford*•† ..... Stark | See Toulon. |
| Braidwood*•† ..... Will | WILLIAM MOONEY. |
| Breese*•† ..... Clinton | See Carlyle. |
| Brighton*•† ..... Macaupin | D. D. Goodell. |
| Brimfield*•† ..... Peoria | See Peoria. |
| Broadlands*•† Champaign | See Tuscola. |
| Brocton*•† ..... Edgar | J. U. Beck. |
| Buckley*•† ..... Iroquois | W. L. R. Johnson. |
| Buda*•† ..... Bureau | Jesse Emerson. |
| Buffalo*•† ..... Sangamon | See Springfield. |
| Bunker Hill*•† . Macoupin | David E. Keefe. |
| Bushnell*•† .. McDonough | T. J. SPARKS. |
| Byron*•† ..... Ogle | J. C. Woodburn. |
| Cabery*•† ..... Ford | See Kankakee. |
| Cairo*•† ..... Alexander | GREEN & GILBERT. |
| ▲Cambridge*•† ..... Henry | WILLIAM M. SMITH. |
| ▲Campbell Hill*•† . Jackson | See Murphysboro. |
| Camp Point*•† ..... Adams | Orrin Dilley. |
| Canton*•† ..... Fulton | CHIPPERFIELD, GRANT & CHIPPERFIELD. |
| Capron*•† ..... Boone | R. B. Stevenson. |
| Carbondale*•† ..... Jackson | ANDREW S. CALDWELL. |
| ▲Carlinville*•† ... Macaupin | RINAKER & RINAKER. |
| ▲Carlyle*•† ..... Clinton | James McHale. |
| ▲Carmi*•† ..... White | PARRISH & PARRISH. |
| Carrier's Mills*•† ... Saline | See Harrisburg. |
| ▲Carrollton*•† ..... Greene | HENRY T. RAINEY. |
| Carterville*•† Williamson | George A. Henshaw. |
| ▲Carthage*•† ..... Hancock | D. MACK & SON. |
| Casey*•† ..... Clark | W. S. LOWRY. |
| Cedarville*†.. Stephenson | See Freeport. |
| Centralia*•† ..... Marion | S. L. DWIGHT. |
| Cerro Gordo*•† ..... Piatt | See Monticello. |
| Chadwick*•† ..... Carroll | H. R. PARSONS. |
| Champaign*•† Champaign | A. H. BRYAN. |
| Chandlerville*•† ..... Cass | See Beardstown. |
| Chapin*•† ..... Morgan | See Jacksonville. |
| ▲Charleston*•† ..... Coles | A. C. ANDERSON. |
| Chatham*•† ... Sangamon | See Springfield. |
| Chatsworth*•† Livingston | See Pontiac. |
| Chebansc*•† ..... Iroquois | See Kankakee. |
| Chenoa*•† ..... McLean | W. L. Miller. |
| ▲Chester*•† ..... Randolph | J. B. SIMPSON. |
| ▲Chicago*•† ..... Cook | AUSTIN, LENNARDS & JONES, Chamber of Commerce Bldg. References: Attorneys for R. G. Dun & Co., New York and Chicago; E. W. Gillett, Chicago; Northern Trust Co. |
| " ..... " | CHARLES E. BARTLEY, Unity Bldg. Special facilities for handling mortgage and real estate matters of non-residents. References: First National Bank, The Northern Trust Co., Greenebaum Sons. |
| " ..... " | CRATTY, JARVIS & CLEVELAND, 171 La Salle St. Corporation and commercial law. References: Chicago National Bank, Lyon & Healy, and Heath & Milligan Manufacturing Co. |
| " ..... " | FLOWER, SMITH & MUSGRAVE, First National Bank Bldg. Attorneys for Fort Dearborn National Bank. |
| " ..... " | LOEB & ADLER, Chamber of Commerce Bldg. Commercial, corporation, and real estate law. Refer to State Bank, and Title Guarantee & Trust Co. |
| " ..... " | McCLELLAN, SPENCER & BAKER, Bedford Bldg. Refer to First National Bank. Insurance and corporate law. |
| " ..... " | WILLIAM NUNN, Tacoma Bldg. Commercial law and collections. Refers to Merchants Loan and Trust Co. |
| " ..... " | PECKHAM, BROWN & PACKARD, First National Bank Bldg. Attorneys for First National Bank. |
| " ..... " | CONRAD H. POPPENHUSEN Chamber of Commerce Bldg. Commercial, corporation, and real estate law. Refers to Commercial National Bank. |
| " ..... " | ROSENTHAL, KURZ & HIRSCHL, Unity Bldg. Attorneys for Hibbard, Spencer, Bartlett & Co., Hibernian Banking Co., and Chicago Title & Trust Co. |
| " ..... " | TENNEY, McCONNELL, COFFEEN & HARDING, 205 La Salle St. Attorneys for Union National Bank. |
| Chicago Heights*•† . Cook | See Chicago. |
| Chillicothe*•† ..... Peoria | H. C. Pettett. |
| Chrisman*•† ..... Edgar | R. S. Cusick. |
| Cisco*•† ..... Piatt | See Monticello. |
| Cissna Park*•† .. Iroquois | Isaac Miller Hamilton. |
| Clay City ..... Clay | F. M. Chaffin. |
| Clayton*•† ..... Adams | See Quincy. |
| Clifton*•† ..... Iroquois | See Hoopeston. |
| ▲Clinton*•† ..... DeWitt | JOHN FULLER. |
| Coal City*•† ..... Grundy | E. D. Scott. |
| Cobden*•† ..... Union | See Jonesboro. |
| Colchester*•† McDonough | Thomas Richards. |
| Coleta* ..... Whiteside | See Morrison. |
| Colfax*•† ..... McLean | James P. Grove. |
| Collinsville*•† ... Madison | BURROUGHS BROS. |
| Collison*•† ..... Vermilion | See Danville. |
| Cooksville*•† ..... McLean | See Arrowsmith. |
| Coulterville*•† . Randolph | A. Russell. |
| Cowden*•† ..... Shelby | C. R. Torrence. |
| Creal Sp'ga*•† Williamson | George B. White. |
| Creston*•† ..... Ogle | B. Knapp. |
| Cropsey*•† ..... McLean | See Peoria. |
| Crossville*•† ..... White | See Carmi. |
| Cuba*•† ..... Fulton | See Canton. |
| Cullom*•† ..... Livingston | L. E. Swope. |
| Dallas City*•† ... Hancock | J. H. Ranck. |
| Dalton City*•† ... Moultrie | J. N. Loving. |
| Danforth*•† ..... Iroquois | T. F. Donovan. |
| Danvers*•† ..... McLean | J. E. Jennings. |
| ▲Danville*•• ..... Vermilion | TILTON & CUNDIFF. |
| Davis*•† ..... Stephenson | See Freeport. |
| ▲Decatur*•† ..... Macon | JAMES M. LEE. Refers to Milliken National Bank. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Deer Creek*•† ... Tazewell | L. A. Buchner. |
| DeKalb*•† ..... DeKalb | POND & KENNEDY. |
| DeLand*•† ..... Piatt | See Monticello. |
| Delavan*•† ..... Tazewell | J. O. Jones. |
| Des Plaines*•† ..... Cook | See Chicago. |
| Divornon*•† .. Sangamon | See Springfield. |
| ▲Dixon*•† ..... Lee | R. S. FARRAND. |
| Dongola*•† ..... Union | See Jonesboro. |
| Downer's Grove*•† . DuP. | M. Slusser. |
| DuQuoin*•† ..... Perry | R. W. S. WHEATLEY. |
| Durand*•† ..... Winnebago | Frank Friedl. |
| Dwight*•† ..... Livingston | ROMBERGER & SMITH. |
| Earlville*•† ..... La Salle | W. H. Norton. |
| East Dubuque*•†. Jo Dav. | See Galena. |
| East Lynn*•† .. Vermilion | O. O. Ross. |
| Easton*•† ..... Mason | A. T. Depue. |
| East St. Louis*•† . St. Clair | WISE & McNULTY. |
| Edelstein*•† ..... Peoria | See Peoria. |
| Edinburg*•† ..... Christian | C. A. Prater. |
| ▲Edwardsville*•† . Madison | B. G. WAGGONER. |
| ▲Effingham*•† .. Effingham | WOOD BROS. |
| Elburn*•† ..... Kane | W. R. S. Hunter. |
| Eldorado*•† ..... Saline | W. S. Summers. |
| Elgin*•† ..... Kane | HOPSON & HOLLEMBEAK. |
| Elizabeth*•† .... Jo Daviess | J. C. McKenzie. |
| ▲Elizabethtown*• .. Hardin | John C. Oxford. |
| Elkhart*•† ..... Logan | See Lincoln. |
| Elliott*•† ..... Ford | See Paxton. |
| Ellisville*†. ..... Fulton | See Canton. |
| Ellsworth*•† ..... McLean | See Bloomington. |
| Elmhurst*•† ..... DuPage | George Sawin. |
| Elmwood*•† ..... Peoria | Putnam & Sturtevant. |
| El Paso*•† ..... Woodford | J. I. KERR. |
| Emden*•† ..... Logan | See Lincoln. |
| Enfield*•† ..... White | Jonn N. Wilson. |
| Englewood*•† ..... Cook | See Chicago. |
| Equality*•† ..... Gallatin | See Shawneetown. |
| Erie*•† ..... Whiteside | William H. Allen. |
| Essex*•† ..... Kankakee | See Kankakee. |
| Eureka*•† ..... Woodford | J. ALBERT BRIGGS. |
| Evanston*•† ..... Cook | J. F. BOYER. |
| Evansville*•† .. Randolph | William M. Schuwerk. |
| Fairbury*•† ... Livingston | C. F. H. CARRITHERS. |
| ▲Fairfield*•† ..... Wayne | CREIGHTON & THOMAS. |
| Fairland*•† ..... Douglass | See Tuscola. |
| Fairmount*•† . Vermilion | See Danville. |
| Fairview*•† ..... Fulton | See Lewiston. |
| Farina*•† ..... Fayette | A. T. Brasel. |
| Farmer City*•† ... DeWitt | HERRICK & HERRICK. |
| Farmersville*•† . Montg'y | See Springfield. |
| Farmington*•† .... Fulton | See Canton. |
| Fillmore*•† . Montgomery | See Hillsboro. |
| Findlay*•† ..... Shelby | See Shelbyville. |
| Fisher*•† ..... Champaign | H. L. Kelly. |
| Fithian*•† ..... Vermilion | See Danville. |
| Flanagan*•† .. Livingston | C. C. Studley. |
| Flora*•† ..... Clay | Hagle & Shriner. |
| Foosland*•† .. Champaign | George A. De Long. |
| Forrest*•† ..... Livingston | See Pontiac. |
| Forreston*•† ..... Ogle | Frank Wertz. |
| Frankfort Station*•† Will | D. S. Stephen. |
| Franklin*•† ..... Morgan | See Jacksonville. |
| Franklin Grove*•† .... Lee | See Dixon. |
| ▲Freeport*•† ... Stephenson | W. N. CRONKRITE. |
| Fulton*•† ..... Whiteside | C. C. McMahon. |
| Galatia*•† ..... Saline | A. E. Somers. |
| ▲Galena*•† ..... Jo Daviess | J. C. O'NEILL. |
| ▲Galesburg*•† ..... Knox | CARNEY, SHUMWAY & RICE, Attorneys for Galesburg National Bank and Farmers and Mechanics Bank. |
| " ..... " | JAMES T. WASSON. Commercial law and adjustments. Refers to any bank in city. |
| Galva*•† ..... Henry | N. F. ANDERSON. |
| Gardner*•† ..... Grundy | See Morris. |
| Geneseo*•† ..... Henry | DUNHAM & FOSTER. |
| ▲Geneva*•† ..... Kane | W. R. S. HUNTER. |
| Genoa*•† ..... De Kalb | A. S. Hollembeak. |
| Georgetown*•† Vermilion | See Danville. |
| Gibson City*•† ..... Ford | L. A. CRANSTON. |
| Gifford*•† .... Champaign | See Urbana. |
| Gillespie*•† ..... Macoupin | J. M. Hampton. |
| Gilman*•† ..... Iroquois | Spencer S. Cone. |
| Girard*•† ..... Macoupin | Knotts & Terry. |
| ▲Golconda*• ..... Pope | MOORE & BEAMES. |
| Golden*•† ..... Adams | See Quincy. |
| GoodHope*•† McDonough | Agnew & Vose. |
| Grafton*•† ..... Jersey | See Jerseyville. |
| Grand Ridge*•† .. La Salle | See Ottawa. |
| Grant Park*• .. Kankakee | E. H. Buck. |
| Grayville*•† ..... White | T. G. Parker. |
| Greenfield*•† ..... Greene | See Carrollton. |
| Greenup*•† .. Cumberland | W. H. McDonald. |
| Greenview*•† ..... Menard | R. L. Walker. |
| ▲Greenville*•† ..... Bond | NORTHCOTT, FRITY & HOILES. |
| Gridley*•† ..... McLean | C. M. Coyle. |
| Griggsville*•† ..... Pike | See Pittsfield. |
| Grove City* ..... Christian | See Pana. |

| Town and County. | Name. |
|---|---|
| Hamilton*•† .... Hancock | J. L. Miller. |
| Hammond*•† ..... Piatt | See Monticello. |
| Hanphire*•† ..... Kane | See Elgin. |
| Hanover* ..... Jo Daviess | See Galena. |
| ▲Hardin* ..... Calhoun | T. J. Selby. |
| ▲Harrisburg*•† ..... Saline | CHOISSER, WHITLEY & CHOISSER. |
| Harvard*•† ..... McHenry | J. B. Lyon. |
| Harvel*•† ... Montgomery | See Springfield. |
| Harvey*•† ..... Cook | I. J. MOUSER. |
| ▲Havana*•† ..... Mason | WALLACE & LACEY. |
| Hebron*•† ..... McHenry | See Harvard. |
| ▲Hennepin* ..... Putnam | W. H. CASSON. |
| Henry*•† ..... Marshall | Fred S. Potter. |
| Herrick*•† ..... Shelby | See Ramsey. |
| Herscher*•† .... Kankakee | See Kankakee. |
| Heyworth*•† ..... McLean | See Bloomington. |
| Highland*•† ..... Madison | Timothy Gruaz. |
| ▲Hillsboro*•† . Montgomery | FRED A. RANDLE. |
| Hinckley*•† ..... DeKalb | See Aurora. |
| Holcomb*•† ..... Ogle | C. E. Oakes. |
| Homer*•† ..... Champaign | See Champaign. |
| Hoopeston*•† .. Vermilion | CHARLES L. CHAMBERLAIN. |
| Hopedale*•† ..... Tazewell | See Pekin. |
| Hume*•† ..... Edgar | T. J. Copfman. |
| Huntley*•† ..... McHenry | See Woodstock. |
| Hutsonville*•† . Crawford | See Robinson. |
| Hyde Park† ..... Cook | See Chicago. |
| Illiopolis*•† .... Sangamon | S. P. Williams. |
| Ipava*•† ..... Fulton | W. A. Babcock. |
| Iuka*•† ..... Marion | See Salem. |
| Ivesdale*•† .... Champaign | See Monticello. |
| ▲Jacksonville*•† .. Morgan | JAS. H. DANSKIN. Refers to the Jacksonville banks. |
| ▲Jerseyville*•† ..... Jersey | O. B. Hamilton. |
| ▲Joliet*•† ..... Will | HILL, HAVEN & HILL. Refer to First National Bank. |
| ▲Jonesboro*•† ..... Union | Karraker & Lingle. |
| Joy*•† ..... Mercer | See Aledo. |
| Kane*•† ..... Greene | See Carrollton. |
| ▲Kankakee*•† ... Kankakee | H. K. WHEELER. |
| Kansas*•† ..... Edgar | E. G. Rose. |
| Keithsburg*•† .... Mercer | L. D. Kirkpatrick. |
| Kenney*•† ..... DeWitt | Scroggin & Co. |
| Kewanee*•† ..... Henry | BLISH & LAWSON. |
| Kings*•† ..... Ogle | See Oregon. |
| Kingston*•† ..... DeKalb | See DeKalb. |
| Kinmundy*•† ..... Marion | John F. Donovan. |
| Kirkland*•† ..... DeKalb | See Aurora. |
| Kirkwood*•† ..... Warren | See Monmouth. |
| Knoxville*•† ..... Knox | E. A. Corbin. |
| ▲Lacon*•† ..... Marshall | B. W. WRIGHT. |
| Ladd*•† ..... Bureau | J. W. BLEE. |
| Lafayette*•† ..... Stark | See Toulon. |
| La Grange*•† ..... Cook | F. L. Grant. |
| La Harpe*•† ..... Hancock | L. S. McCrory. |
| La Moille*•† ..... Bureau | H. A. Stanard. |
| Lanark*•† ..... Carroll | C. W. Middlekauff. |
| La Rose*•† ..... Marshall | C. H. Justis. |
| La Salle*•† ..... La Salle | HASKINS & PENNICK. |
| Latham*•† ..... Logan | F. A. Gasaway. |
| ▲Lawrenceville*•† Lawr'ce | GEORGE W. LACKEY. |
| Leaf River*•† ..... Ogle | George E. Johnson. |
| Leland*•† ..... La Salle | L. B. Olmstead. |
| Lemont*•† ..... Cook | See Lockport. |
| Lena*•† ..... Stephenson | See Freeport. |
| Le Roy*•† ..... McLean | E. D. RIDDLE. |
| ▲Lewistown*•† ..... Fulton | HARRY M. WAGGONER. |
| Lexington*•† ..... McLean | S. L. Smith. |
| Libertyville*•† ..... Lake | Clarence N. Durand. |
| ▲Lincoln*•† ..... Logan | S. L. WALLACE. |
| Litchfield*•† Montgomery | McWilliams & Sons. |
| Little York*•† ..... Warren | See Monmouth. |
| Laomi*•† ..... Sangamon | Joseph Jones. |
| Lockport*•† ..... Will | C. B. CHEADLE. |
| Loda*•† ..... Iroquois | Nathan P. Goodell. |
| London Mills*•† ... Fulton | M. T. Robinson. |
| Lostant*•† ..... La Salle | See La Salle. |
| ▲Louisville*•† ..... Clay | Barnes & Rose. |
| Lovington*•† ..... Moultrie | O. T. Atchison. |
| Mackinaw*•† ..... Tazewell | N. Campbell. |
| ▲Macomb*•† .. McDonough | NEECE & SON. |
| Macon*•† ..... Macon | See Decatur. |
| Mahomet*•† .. Champaign | See Champaign. |
| Malta*•† ..... DeKalb | D. F. Pease. |
| Manchester*•† ..... Scott | Knight & Million. |
| Manhattan*•† ..... Will | F. M. Fahey. |
| Manito*•† ..... Mason | See Pekin. |
| Mansfield*•† ..... Piatt | C. F. Mansfield. |
| Manteno*•† ..... Kankakee | Winfield S. Campbell. |
| Maple Park*•† ..... Kane | See Geneva. |
| Maquon*•† ..... Knox | See Galesburg. |
| Marengo*•† ..... McHenry | A. B. Coon. |
| ▲Marion*•† ..... Williamson | George W. Young. |
| Marissa*•† ..... St. Clair | R. S. Hamilton. |
| Marion*•† ..... Macon | B. F. Shipley. |
| Marseilles*•† ..... La Salle | See Ottawa. |
| ▲Marshall*•† ..... Clark | FRED J. BARTLETT. |
| Martinsville*•† ..... Clark | H. Gasaway. |
| Marysville ..... Vermilion | See Danville. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Mascoutah*† ....St. Clair | George F. Wombacher. |
| Mason City*† .....Mason | G. W. ELLSBERRY. |
| Mattoon*† .....Coles | ANDREWS & VAUSE. |
| Mazon*† .....Grundy | M. S. Denney. |
| McHenry*† ....McHenry | H. C. Mead. |
| McLean*†.....McLean | See Atlanta. |
| ▲McLeansboro*† Hamilt'n | W. B. FLANNIGAN. |
| Mechanicsburg*...Sang'n | See Springfield. |
| Media*† .....Henderson | See Oquawka. |
| Medora*† .....Macoupin | J. W. Kitzmiller. |
| Melvin*† .....Ford | J. M. Thompson. |
| Mendon*† .....Adams | See Quincy. |
| Mendota*† .....La Salle | JOHN F. MADDEN. |
| Meredosia*† .....Morgan | See Jacksonville. |
| ▲Metamora*† ..Woodford | A. R. Rich. |
| ▲Metropolis City*† Massac | COURTNEY & HELM. |
| Milford*† .....Iroquois | Kay & Kay. |
| Milledgeville*† ...Carroll | See Mount Carroll. |
| Millington*† ....Kendall | See Aurora. |
| Milton* .....Pike | N. A. Thornton. |
| Minier*† .....Tazewell | See Pekin. |
| Minonk*† .....Woodford | THOMAS KENNEDY. |
| Minooka*† ..... Grundy | John N. Edmonds. |
| Modesto*† .....Macoupin | J. M. Allyn. |
| Moline*† .....Rock Island | McENIRY & McENIRY. |
| Momence*† ....Kankakee | E. P. HARNEY. |
| Monica*† .....Peoria | See Peoria. |
| ▲Monmouth*† .....Warren | GRIER & STEWART. |
| ▲Monticello*† .....Piatt | C. A. Tatman. |
| ▲Morris*† .....Grundy | E. SANFORD. |
| ▲Morrison*† ....Whiteside | L. T. Stocking. |
| Morrisonville*† Christ'n | Fred A. Wagoner. |
| Morton*† .....Tazewell | See Pekin. |
| ▲Mound City*† ....Pulaski | L. M. Bradley. |
| ▲Mt. Carmel*† .....Wabash | LEEDS & RAMSEY. |
| ▲Mt. Carroll*† .....Carroll | GEORGE L. HOFFMAN. |
| Mt. Morris*† .....Ogle | H. G. Kauffman. |
| Mt. Olive*† .....Macoupin | Thomas Williamson. |
| Mt. Pulaski*† .....Logan | F. L. Tomlinson. |
| ▲Mt. Sterling*† .....Brown | Walter I. Manny. |
| ▲Mt. Vernon*† ..Jefferson | ALBERT WATSON. |
| Moweaqua*† .....Shelby | B. F. Pontins. |
| ▲Murphysboro*† .Jackson | HILL & MARTIN. |
| Naperville*† ....Du Page | H. H. GOODRICH. |
| ▲Nashville*† .Washington | H. H. Hosmer. |
| Nat. Stock Yards*†.St. C. | See East St. Louis. |
| Nauvoo*● .....Hancock | G. A. RITTER. |
| Nebo*† .....Pike | I. L. Lemmon. |
| Neoga*† ....Cumberland | See Toledo. |
| Neponset*† .....Bureau | See Princeton. |
| Newark* .....Kendall | N. P. Barnard, Jr. |
| New Berlin* ...Sangamon | W. M. Warren. |
| New Boston*† .....Mercer | M. Chamberlain. |
| New Holland*† ....Logan | See Lincoln. |
| Newman*† .....Douglas | W. W. Pepper. |
| ▲Newton*† ..... Jasper | FITHIAN & DAVIDSON. |
| New Windsor*† ..Mercer | W. H. Gladman. |
| Niantic*† ..... Macon | See Decatur. |
| Nokomis*†.Montgomery | D. H. Zepp. |
| Normal*†..... McLean | R. L. Fleming. |
| Norris City*†.....White | W. N. Green. |
| No. Henderson*†.Mercer | B. G. Widney. |
| Nunda*† .....McHenry | L. D. Lowell, Jr. |
| Oakland*† .....Coles | J. F. Green. |
| Oak Park*†.....Cook | H. R. PEBBLES. |
| Odell*† .....Livingston | M. E. Wright. |
| Ogden*† .....Champaign | Wm. Brennan. |
| Ohio*† .....Bureau | H. S. Pomeroy. |
| Okawville*† Washington | F. P. Tcharner. |
| ▲Olney*† .....Richland | J. Lynch, Jr. |
| Onarga*† .....Iroquois | I. Amerman, J. P |
| Oneida*† .....Knox | See Galesburg. |
| ▲Oquawka*† ...Henderson | R. Cooper. |
| Orangeville*†Stephenson | See Freeport. |
| ▲Oregon*† .....Ogle | FRANCIS BACON. |
| Orion*† .....Henry | M. L. Love. |
| ▲Ottawa*† .....La Salle | BREWER & STRAWN. |
| Palatine*† .....Cook | C. S. Cutting. |
| Palmyra*† .....Macoupin | J. B. Searcy. |
| Pana*† .....Christian | E. A. HUMPHREYS & SON. |
| ▲Paris*† .....Edgar | R. L. & G. M. McKINLAY. |
| Pawnee*● .....Sangamon | J. R. Kincaid. |
| Paw Paw*† .....Lee | C. F. Preston. |
| ▲Paxton*† .....Ford | KERR & LINDLEY. |
| Pearl City*† .Stephenson | H. M. Dodds. |
| Pecatonica*† Winnebago | C. C. Stevens. |
| ▲Pekin*† ..... Tazewell | GRAFF & RIDER. |
| Penfield*† ... Champaign | See Champaign. |
| ▲Peoria*† .....Peoria | COVEY & COVEY. Refer to Commercial National Bank and Home Savings & State Bank. |
| Peotone*† .....Will | M. Collins. |
| Perry* .....Pike | G. W. Hinman. |
| Peru*† .....La Salle | F. T. BEERS. |
| ▲Petersburg*† ....Menard | T. W. McNEELY. |
| Philo*† .....Champaign | See Champaign. |
| ▲Pinckneyville*† ....Perry | W. T. Vaughn. |
| Piper City*† .....Ford | John R. Lewis. |
| ▲Pittsfield*† .....Pike | A. C. BENTLEY. |
| Plainfield*† ..... Will | G. D. Foster. |
| Plano*† .....Kendall | TURPIN & DARNELL. |
| Pleasant Plains*†.Sang'n | See Springfield. |
| Plymouth*† ....Hancock | George E. Terry. |
| Polo*† ..... Ogle | Fred Zick. |
| ▲Pontiac*† ....Livingston | A. C. NORTON. |
| Poplar Grove*†... Boone | H. D. Blodgett. |
| Port Byron*● Rock Island | J. W. Simonson. |
| Potomac*† ....Vermilion | See Danville. |
| Prairie City*†.McDon'gh | E. A. Boynton. |
| ▲Princeton*† .....Bureau | OWEN G. LOVEJOY. |
| Princeville*† .....Peoria | See Peoria. |
| Prophetstown*† Whites'e | William Matthis. |
| Pullman*† .....Cook | See Chicago. |
| ▲Quincy*† .....Adams | EMMONS & EMMONS. Attorneys for Ricker National Bank, Quincy. |
| " ..... " | HAMILTON & WOODS. Refer to First National and Ricker National banks. |
| Ramsey*† .....Fayette | E. B. Spurgeon. |
| Rankin*† .....Vermilion | J. F. Campbell. |
| Rantoul*† ....Champaign | L. A. Smyers. |
| Raritan*..... Henderson | See Stronghurst. |
| Ravenswood*† .....Cook | See Chicago. |
| Raymond*† Montgomery | W. E. Witt. |
| Red Bud*† .....Randolph | Alfred D. Riess. |
| Reynolds*† ..Rock Island | See Rock Island. |
| Richmond*† ...McHenry | See Woodstock. |
| Richview*†. Washington | Geo. T. Hoke. |
| Ridge Farm*† Vermilion | H. C. Elliott. |
| Ridgway*† .....Gallatin | Phillips & Wiedman. |
| Roanoke*† ....Woodford | P. W. Morris. |
| Roberts*† .....Ford | See Paxton. |
| ▲Robinson*† ....Crawford | Bradberry & McHatton. |
| Rochelle*† .....Ogle | Francis E. Dresser. |
| ▲Rockford*† ..Winnebago | MARSHALL & TAGGERT. |
| ▲Rock Island*† Rock Isl'd | EDWIN E. PARMENTER. |
| Rogers Park*† .....Cook | See Chicago. |
| Roodhouse*† .....Greene | D. J. Sullivan. |
| Roseland† .....Cook | See Chicago. |
| Roseville*† ..... Warren | Leroy S. Scott. |
| Rossville*† ....Vermilion | W. B. Redden. |
| ▲Rushville*† .....Schuyler | PHILIP E. MANN. |
| Rutland*† .....La Salle | See Ottawa. |
| Sadorus*† .....Champaign | See Urbana. |
| ▲Salem*† .....Marion | CHARLES R. JENNINGS. |
| Sandoval*† ..... Marion | Charles F. Patterson. |
| Sandwich*† .....De Kalb | John W. Blee. |
| San Jose*† .....Mason | See Lincoln. |
| Saunemin*† ..Livingston | W. P. Carrithers. |
| Savanna*† .....Carroll | F. J. CAMPBELL. |
| Saybrook*†. ..... McLean | George M. Nelson. |
| Seaton*† .....Mercer | See Aledo. |
| Seneca*† .....La Salle | C. H. R. Thomas. |
| Shabbona. .....DeKalb | See Sycamore. |
| Shannon*† .....Carroll | J. Martin. |
| ▲Shawneetown*†.Gallatin | CARL ROEDEL. |
| Sheffield*† .....Bureau | See Buda. |
| ▲Shelbyville*† .....Shelby | WALTER C. HEADEN. |
| Sheldon*† .....Iroquois | See Watseka. |
| Sheridan*† .....LaSalle | See La Salle. |
| Sherrard† .....Mercer | See Aledo. |
| Shipman*† .....Macoupin | See Carlinville |
| Sidell*† .....Vermilion | See Danville. |
| Sidney*† .....Champaign | W. A. Vaden. |
| Sigel*† ..... .....Shelby | E. Kunkler. |
| Smithfield*† .....Fulton | See Lewistown. |
| Smithshire*† .....Warren | See Monmouth. |
| Somonauk*† .... DeKalb | W. A. Dennis. |
| Sorento*† ..... .....Bond | John Driskill. |
| South Chicago*† ....Cook | See Chicago. |
| South Evanston*† ...Cook | See Chicago. |
| Sparta*† .....Randolph | R. J. Goddard. |
| ¶▲Springfield* ..Sangamon | CHAPIN & WOODRUFF. Refer by permission to Illinois National Bank. |
| Spring Valley*†..Bureau | A. R. GREENWOOD. |
| Stanford*† .....McLean | G. E. Hiner. |
| Staunton*† ....Macoupin | R. E. DORSEY. |
| St. Anne*† ....Kankakee | W. G. Brooks. |
| St. Charles*† .....Kane | T. E. Ryan. |
| St. Elmo*† .....Fayette | J. H. Atterbury. |
| St. Joseph*†. Champaign | See Champaign. |
| Sterling*† .... Whiteside | J. & J. DINSMOOR. |
| Stewardson*† .....Shelby | E. Boggs. |
| Stillman Valley*† ...Ogle | See Oregon. |
| Stockton*† ...Jo Daviess | W. S. Eaton. |
| Stone Fort*† .....Saline | J. M. Walden. |
| Stonington*† ..Christian | See Taylorville. |
| Streator*† .....La Salle | H. N. RYON & SON. |
| Stronghurst*†Henderson | R. F. Robinson. |
| ▲Sullivan*† .....Moultrie | J. R. & W. EDEN. |
| Sumner*† .....Lawrence | S. C. Lewis. |
| ▲Sycamore*† .....DeKalb | H. T. SMITH. |
| Table Grove*† ....Fulton | See Lewistown. |
| Lalliula*† ..... Menard | J. J. Baker. |
| Tamaroa*† .....Perry | See DuQuoin. |
| Tampica*† .... Whiteside | White & Sheldon. |
| ▲Taylorville*† ...Christian | J. C. McBRIDE. |
| Thawville*† .....Iroquois | See Gilman. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Tinley Park*●† ..... Cook | See Chicago. |
| Tiskilwa*●† ..... Bureau | John H. Welsh. |
| ▲Toledo*●† .... Cumberland | CHARLES M. CONNOR. |
| Tolono*●† ..... Champaign | W. A. Perkins. |
| Toluca*●† ..... Marshall | W. Hawthorne. |
| Tonica*●† ..... La Salle | Henry Gunn. |
| ▲Toulon*●† ..... Stark | B. F. Thompson. |
| Tremont*●† ..... Tazewell | See Pekin. |
| Trenton*●† ..... Clinton | W. S. Londen. |
| Troy*●† ..... Madison | Miller & Ritchie. |
| ▲Tuscola*●† ..... Douglas | N. C. LYRLA. |
| Union Hill*† .. Kankakee | See Kankakee. |
| ▲Urbana*●† .... Champaign | CUNNINGHAM & BOGGS. |
| Utica*●† ..... La Salle | J. B. Cunniff. |
| ▲Vandalia*●† ..... Fayette | HENRY & HOUSTON. |
| Varna*●† ..... Marshall | See Lacon. |
| Vermont*●† ..... Fulton | J. C. Phillips. |
| Versailles*●† ..... Brown | See Mount Sterling. |
| ▲Vienna*●† ..... Johnson | P. T. Chapman. |
| Viola*●† ..... Mercer | See Aledo. |
| Virden*●† ..... Macoupin | H. C. Simons. |
| ▲Virginia*●† ..... Cass | FRED A. SNYDER. |
| Waggoner*●† Montgom'ry | See Hillsboro. |
| Walnut*●† ..... Bureau | M. A. Stiver. |
| Warren*●† ..... Jo Daviess | W. H. Glasgow. |
| Warrenburg*●† .... Macon | See Decatur. |
| Warsaw*●† ..... Hancock | JOHN W. MARSH. |
| Washburn*●† .. Woodford | George P. Gill. |
| Washington*●† .. Tazewell | John W. Dougherty. |
| Wataga*●† ..... Knox | See Galesburg. |
| ▲Waterloo*●† .... Monroe | JOSEPH W. RICKERT. |
| Waterman*●† .... De Kalb | See Sycamore. |
| ▲Watseka*●† ..... Iroquois | A. F. GOODYEAR. |
| ▲Waukegan*●† ..... Lake | HANNA & TALCOTT. |
| Waverly*●† ..... Morgan | E. Etter. |
| Waynesville*●† .. De Witt | See Clinton. |
| Weldon*●† ..... De Witt | See Clinton. |
| Wellington*●† .... Iroquois | See Watseka. |
| Wenona*●† ..... Marshall | J. H. Jackson. |
| West Brooklyn*●† .... Lee | See Dixon. |
| West Chicago*●† .. Du Page | C. D. Clark. |
| Westfield*●† ..... Clark | J. L. Pratt. |
| West Pullman*●† .... Cook | See Chicago. |
| West Salem*●† .. Edwards | J. A. Lopp. |
| ▲Wheaton*●† .... Du Page | WILLIAM NUNN. |
| White Hall*●† ..... Greene | Mark Meyerstein. |
| Williamsfield*●† .... Knox | See Galesburg. |
| Williamsville*●† Sanga'on | See Springfield. |
| Wilmington*●† ..... Will | J. W. Johnson. |
| ▲Winchester*●† ..... Scott | JAMES A. WARREN. |
| Windsor*●† ..... Shelby | George C. Smith. |
| Winnetka*●† ..... Cook | See Chicago. |
| Winslow*●† .. Stephenson | See Freeport. |
| Woodhull*●† ..... Henry | A. C. Peck, Jr. |
| ▲Woodstock*●† .. McHenry | V. S. LUMLEY. |
| Wyanet*●† ..... Bureau | See Princeton. |
| Wyoming*●† ..... Stark | Frank Thomas. |
| Xenia*●† ..... Clay | W. S. Morgan. |
| Yates City*●† ..... Knox | T. J. Kightlinger. |
| ▲Yorkville*●† ..... Kendall | John Fitzgerald. |

## INDIANA.

| Town and County. | Name. |
|---|---|
| Akron*●† ..... Fulton | S. N. Shester. |
| Albany*●† ..... Delaware | O. Dowden. |
| ▲Albion*●† ..... Noble | THOMAS M. EELLS. |
| Alexandria*●† ... Madison | SHANNON & RIZER. |
| Ambia*●† ..... Benton | W. Lee Bartlett. |
| ▲Anderson*●† .... Madison | HENRY McMAHAN & VANOSDOL. |
| ▲Angola*●† ..... Steuben | S. A. WOOD. |
| Arcadia*●† ..... Hamilton | L. N. Gilliam. |
| Argos*●† ..... Marshall | See Plymouth. |
| Ashley*●† ..... Steuben | George Strayer. |
| Attica*●† ..... Fountain | ISAAC E. SCHOONOVER. |
| ▲Auburn*●† ..... De Kalb | F. L. WELSHEIMER. |
| Aurora*●† ..... Dearborn | DOWNEY & SHUTTS. |
| Batesville*●† ..... Ripley | M. R. Connelley. |
| ▲Bedford*●† ..... Lawrence | BROOKS & BROOKS. |
| Bern*●† ..... Adams | Kelly & Marner. |
| ▲Bloomfield*●† ..... Greene | HARVEY W. LETSINGER. |
| ▲Bloomington*●† .. Monroe | LEE & GRIMES. |
| ▲Bluffton*●† ..... Wells | MASON, BRICKLEY & KOCHER. |
| ▲Boonville*●†. .... Warrick | C. W. ARMSTRONG. |
| Boswell*●† ..... Benton | See Plymouth. |
| Bourbon*●† ..... Marshall | J. D. Chaplin. |
| ▲Brazil*●† ..... Clay | GEORGE A. KNIGHT. |
| Bremen*●† ..... Marshall | See Plymouth. |
| Bristol*●† ..... Elkhart | Harvey W. Kautz. |
| Brook*●† ..... Newton | Rich & Stonehill. |
| Brookston*●† ..... White | Gutherie & Bushell. |
| ▲Brookville*●† ... Franklin | GEORGE F. O'BYRNE. |
| ▲Brownstown*●†.. Jackson | APPLEWHITE & APPLEWHITE. |
| Butler*●† ..... DeKalb | Andrew J. Baxter. |
| Cambridge City*●† Wayne | E. Kepler. |
| Camden*●† ..... Carroll | P. Ray. |
| ▲Cannelton*●† ..... Perry | C. A. WEATHERS. |
| Carlisle*●† ..... Sullivan | W. B. Akin. |
| Carthage*●† ..... Rush | See Rushville. |
| Cayuga*●† ..... Vermilion | J. H. BROWN. |
| Chalmers*●† ..... White | E. R. Price. |
| Charlestown*●† ..... Clark | W. H. Watson. |
| Chesterton*●† ..... Porter | F. F. Morony. |
| Chrisney*●† ..... Spencer | See Rockport. |
| Churubusco*●† .. Whitley | W. S. Gandy. |
| Cicero*●† ..... Hamilton | R. P. Neal. |
| Clay City*●† ..... Clay | GEORGE W. WILTSE. |
| Clayton*●† ..... Hendricks | See Greencastle. |
| Clinton*●† ..... Vermilion | D. C. JOHNSON. |
| Colfax*●† ..... Clinton | F. M. Goldsberry. |
| ▲Columbia City*●† Whitley | ANDREW A. ADAMS. |
| ▲Columbus*●† Bartho'mew | COOPER & COOPER. |
| ▲Connersville*●† .. Fayette | McKEE, LITTLE & FROST. |
| Converse*●† ..... Miami | John W. Edward. |
| Corunna*●† ..... DeKalb | See Auburn. |
| ▲Corydon* ..... Harrison | George W. Self. |
| ▲Covington*●† ... Fountain | CHARLES M. McCABE. |
| ▲Crawfordsville*●† M'ntg'y | FINLEY P. MOUNT. |
| ▲Crown Point*●† ..... Lake | J. KOPELKE. |
| Culver* ..... Marshall | V. P. Kirk. |
| Daleville*●† ..... Delaware | F. & M. Banks. |
| Dana*●† ..... Vermilion | E. B. James. |
| ▲Danville*●† .... Hendricks | HOGATE & CLARK. |
| Darlington*●† Montgom'y | A. N. Cave. |
| ▲Decatur*●† ..... Adams | FRANCE & MERRIMAN. |
| ▲Delphi*●† ..... Carroll | SMITH & JULIEN. |
| Dillsboro*●† ..... Dearborn | W. C. D. Stevenson. |
| Dunkirk*●† ..... Jay | J. T. Day. |
| Earl Park*●† ..... Benton | Fraser & Isham. |
| East Chicago*●† ..... Lake | See Hammond. |
| Eaton*●† ..... Delaware | W. H. Younts. |
| Edinburg*●† ..... Johnson | A. S. HELMS. |
| Elizabethtown*●† Barth'w | J. H. Bradford. |
| Elkhart*●† ..... Elkhart | LEVY CHAMBERLAIN. |
| Ellettsville*●† ..... Monroe | See Bloomington. |
| Elwood*●† ..... Madison | WARD L. ROACH. |
| ▲English*●† ..... Crawford | John H. Luckett. |
| ▲Evansville*●† Vand'burgh | GEORGE A. CUNNINGHAM, Attorney for First National Bank. |
| Fairmount*●† ..... Grant | Chas. T. Parker. |
| Farmland*●† .... Randolph | John A. Moorman. |
| Flora*●† ..... Carroll | W. A. Pruitt. |
| Fort Branch*●† .... Gibson | See Mt. Vernon. |
| Fortville*●† ..... Hancock | Joseph Bills. |
| ▲Fort Wayne*●† ..... Allen | VESEY & HEATON. Attorneys for Fort Wayne Trust Co. |
| ▲Fowler*●† ..... Benton | ERNEST A. CURTIS. |
| Francesville*●† ... Pulaski | See Winawac. |
| ▲Frankfort*●† ..... Clinton | J. C. FARBER. |
| ▲Franklin*●† ..... Johnson | MILLER & BARNETT. |
| Frankton*●† ..... Madison | W. B. FOLEY. |
| Fremont*●† ..... Steuben | J. G. Yeagley. |
| Galveston*●† ..... Cass | B. B. RICHARDS. |
| Garrett*●† ..... De Kalb | MYERS & MOUNTZ. |
| Gas City*●† ..... Grant | J. R. Hadley. |
| Geneva*●† ..... Adams | William Drew. |
| Goodland*●† ..... Newton | J. W. Oswald. |
| ▲Goshen*●† ..... Elkhart | BAKER & MILLER. |
| Gosport*●† ..... Owen | E. S. Davis. |
| ▲Greencastle*●† ... Putnam | JOHN H. JAMES. |
| ▲Greenfield*●† ... Hancock | SAMUEL A. WRAY. |
| ▲Greensburg*●† ... Decatur | MOORE & DAVIS. |
| Greentown*●† .... Howard | S. J. Cooper. |
| Greenwood*●† ... Johnson | J. F. Crawford. |
| Hagerstown*●† .... Wayne | B. F. Mason. |
| Hamilton*●† ..... Steuben | See Auburn. |
| Hammond*●† ..... Lake | VIRGIL S. REITER. |
| ▲Hartford City*●† Blackf'd | CANTWELL, CANTWELL & SIMMONS. |
| Hebron*●† ..... Porter | King & Scott. |
| Hillsboro*●† .... Fountain | John W. Newlin. |
| Hobart*●† ..... Lake | J. H. Conroy. |
| Hope*●† .... Bartholomew | W. N. Aikin. |
| Huntingburg*●† .. Dubois | LEO H. FISHER. |
| ▲Huntington*●†. Hunt'gton | SPENCER & BRANYAN. |
| ¶▲Indianapolis*●† .. Marion | JAMESON & JOSS. Commercial and corporation law; non-resident business a specialty; mortgage foreclosures. Long distance telephone No. 1142. For responsibility and trustworthiness, refer to any bank in city. In important matters wire Fletcher's Bank, Merchants, or Indiana National at our expense. |
| Jamestown*●† ..... Boone | Wm. Darnell. |
| ▲Jasper*●† ..... Du Bois | Traylor & Hunter. |
| ▲Jeffersonville*●†.... Clark | S. S. JOHNSON. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Jonesboro*† .....Grant | L. I. Baker. |
| Kendallville*† .....Noble | JAMES GRAVES. |
| ▲Kentland*† .....Newton | Frank A. Comparct. |
| Kewanna*† .....Fulton | F. L. WAGNER. |
| Kingman*† .....Fountain | See Covington. |
| Kirklin*† .....Clinton | George T. Williams. |
| Knightstown*† ....Henry | C. D. MORGAN. |
| ▲Knox*† .....Starke | GOULD & PETERS. |
| ▲Kokomo*† .....Howard | KIRKPATRICK, MORRISON & McREYNOLDS. |
| Ladoga*† ...Montgomery | George A. Harney. |
| ▲La Fayette*† .. Tip'canoe | WILBER F. SEVERSON. Refers to First National Bank. |
| La Fontaine*† .. Wabash | See Wabash. |
| ▲La Grange*† ..La Grange | R. D. MACHAN. |
| ▲La Porte*† .....La Porte | OSBORN & SALLWASSER. |
| Laurel*† .....Franklin | John O'Hair. |
| ▲Lawrenceburg*† Dearb'n | ROBERTS & STAPP. |
| Leavenworth* Crawford | John H. Weathers. |
| ▲Lebanon*† .....Boone | SAMUEL R. ARTMAN. |
| ▲Liberty*† ..... Union | Albert Davis. |
| Ligonier*† .....Noble | W. H. Wigton. |
| Lima*† .....La Grange | See La Grange. |
| Linton*† .....Greene | See Bloomfield. |
| ▲Logansport*† .....Cass | MAGEE & FUNK. |
| Loogootee*† ..... Martin | Henry Wood. |
| Lowell*† ..... Lake | S. C. Dwyer. |
| Lynn*† ..... Randolph | See Winchester. |
| Macy*† .....Miami | Charles Palmer. |
| ▲Madison*† ..... Jefferson | W. O. FORD. |
| Manilla*† .....Rush | George S. Jones. |
| Marengo*† .....Crawford | W. H. Byrum. |
| ▲Marion*† .....Grant | GEORGE G. WHARTON. |
| Markle*† .... Huntington | W. S. Smith. |
| Marshall*† ..... Parke | See Rockville. |
| ▲Martinsville*† ...Morgan | C. G. Renner. |
| Medaryville*† ....Pulaski | See Winamac. |
| Mentone*† ....Kosciusko | J. F. Johnson. |
| Michigan City*† .Laporte | H. B. TUTHILL. |
| Middlebury*† ....Elkhart | M. G. Hoover. |
| Middletown*† .....Henry | E. L. Elliott. |
| Milford*† .....Kosciusko | S. J. North. |
| Mishawaka*† .St. Joseph | E. Voll Bingham. |
| Mitchell*† .....Lawrence | D. H. Ellison. |
| Monon*† .....White | NOBLE J. YORK. |
| Monroeville*† .....Allen | E. W. Meeks. |
| Montezuma*† ..... Parke | See Rockville. |
| ▲Monticello*† .....White | GUTHRIE & BUSHNELL. |
| Montpelier*† ..Blackford | C. W. Kinnan. |
| Mooresville*† ....Morgan | Jas. M. Bishop. |
| Morocco*† .....Newton | Davis & Dunlap. |
| Morristown*† .....Shelby | K. M. Hord. |
| ▲Mount Vernon*† ...Posey | E. M. SPENCER. |
| Mulberry*† .....Clinton | W. H. Peter. |
| ▲Muncie*† .....Delaware | GREGORY, SILVERBURG & LOTZ. Attorneys for Delaware County National Bank. |
| Nappanee*† ..... Elkhart | P. A. Early. |
| ▲Nashville*† .....Brown | R. L. Coffey. |
| ▲New Albany*† .....Floyd | ALEXANDER DOWLING. |
| New Carlisle*† .St. Jos'ph | S. C. Lancaster. |
| ▲New Castle*† .....Henry | M. E. Forkner. |
| New Harmony*† ..Posey | A. D. JONES. |
| New Paris*† .....Elkhart | A. J. Pickering. |
| ▲Newport*† .....Vermilion | C. W. Ward. |
| New Richmond*† .M'tg'y | A. Ebrite. |
| ▲Noblesville*† ..Hamilton | CHRISTIAN & CHRISTIAN. |
| North Judson*† ..Starke | G. T. Menish. |
| No. Manchester*† W'b'sh | B. F. CLEMANS. |
| North Salem*† .Hendr'ks | See Danville. |
| North Vernon*† ..Jen'gs | LINCOLN DIXON. |
| Oakland City*† ...Gibson | J. M. & S. L. Vandeveer. |
| Odon*† .....Daviess | J. D. Laughlin. |
| Orleans*† .....Orange | John J. Lingle. |
| Osgood*† .....Ripley | R. A. Creignite. |
| Otterbein*† .....Tippecanoe | See La Fayette. |
| Owensville*† .... Gibson | A. W. Sprague. |
| Oxford*† .....Benton | See Fowler. |
| ▲Paoli*† .....Orange | T. B. Buskirk. |
| Patriot*† .....Switzerland | See Vevay. |
| Pendleton*† ....Madison | C. E. Goodrich. |
| Penville* .....Jay | Joseph H. Sell. |
| Perrysville*† .Vermilion | See Newport. |
| ▲Peru*† .....Miami | MILTON KRAUS. |
| ▲Petersburg*† .....Pike | Posey & Chappell. |
| Pierceton*† ...Kosciusko | J. H. Taylor. |
| Pittsboro*† ....Hendricks | See Danville. |
| Plainfield*† ...Hendricks | Eli Johnson. |
| ▲Plymouth*† .....Marshall | JOHN W. PARKS. |
| ▲Portland*† .....Jay | JOHN M. SMITH. |
| Poseyville*† .....Posey | James Kilroy. |
| ▲Princeton*† .....Gibson | THOMAS R. PAXTON. |
| Redkey*† .....Jay | George N. Edgar. |
| Remington*† .....Jasper | Ira W. Yeoman. |
| ▲Rensselaer*† .....Jasper | MORDECAI F. CHILCOTE. |
| Reynolds*† .....White | See Monticello. |
| ▲Richmond*† .....Wayne | JACKSON & STARR. |
| Ridgeville*† ....Randolph | N. W. Ferguson. |
| ▲Rising Sun*† .....Ohio | Coles & Hall. |
| Roachdale*† .....Putnam | See Greencastle. |
| Roann*† ..... Wabash | A. W. Hoffman. |
| Roanoke*† ...Huntington | See Huntington. |
| ▲Rochester*† ..... Fulton | HOLMAN & STEPHENSON. |
| ▲Rockport*† .....Spencer | R. E. ROBERTS. |
| ▲Rockville*† ..... Parke | Elwood Hunt. |
| Rossville*† .....Clinton | John C. Rogers. |
| Royal Center*† ..... Cass | M. W. Kistler. |
| ▲Rushville*† .....Rush | CULLEN, MARTIN & MEGEE. |
| Russellville*† ....Putnam | J. Burnside. |
| ▲Salem*† .....Washington | Alspaugh & Lawler. |
| ▲Scottsburg*† .....Scott | EUGENE HOUGH. |
| Seymour*† .....Jackson | SHEA & WOOD. |
| ▲Shelbyville*† .....Shelby | LOVE & MORRISON. |
| Sheridan*† .....Hamilton | A. C. PEARSON. |
| Shipshewana*† LaGrange | J. W. Nusbaum. |
| Shoals*† .....Martin | J. T. Rogers. |
| Silver Lake*† .Kosciusko | O. B. Wells. |
| ▲South Bend*† .St. Joseph | GEO. E. CLARKE. Refers to First National Bank. |
| South Whitley*† Whitley | F. B. Moe. |
| ▲Spencer*† .....Owen | WILLIS HICKAM. |
| Spiceland*† .....Henry | H. G. Gergin. |
| St. Joe Station*† DeKalb | See Auburn. |
| ▲Sullivan*† .....Sullivan | JOHN S. BAYS. |
| Summitville*† ...Madison | W. S. Beeson. |
| Swayzee*† .....Grant | Long & Cassell. |
| Syracuse*† ...Kosciusko | See Goshen. |
| Tell City* .....Perry | John T. Patrick. |
| ▲Terre Haute*† .....Vigo | SAMUEL R. HAMILL. |
| Thorntown*† .....Boone | See Lebanon. |
| ▲Tipton*† .....Tipton | Beauchamp & Mount. |
| Union City*† ..Randolph | THEO. SHOCKNEY. |
| Upland*† .....Grant | G. A. Dentler. |
| ▲Valparaiso*† .....Porter | A. D. BARTHOLOMEW. |
| Veedersburg*† .Fountain | Charles Remster. |
| ▲Vernon*† .....Jennings | T. C. Batchelor. |
| ▲Versailles* ..... Ripley | Adam Stockinger. |
| ▲Vevay*† .....Switzerland | Carroll S. Tandy. |
| ▲Vincennes*† ..... Knox | REILY & WILSON. |
| ▲Wabash*† ..... Wabash | OLIVER H. BOGUE. |
| Wakarusa*† .... Elkhart | Harrington & Bechtel. |
| Walkerton*† ..St. Joseph | W. A. Dailey. |
| Warren*† ...Huntington | L. L. Simons. |
| ▲Warsaw*† ....Kosciusko | S. D. WIDAMAN. |
| ▲Washington*† .. Daviess | THARP & DOWNEY. |
| Waterloo*† ..... De Kalb | C. M. Phillips. |
| Waveland*† Montgomery | L. E. Acker. |
| Waynetown*† M'tgomery | H. M. Billings. |
| W. College Corner..Union | See College Corner, Ohio. |
| Westfield*† ....Hamilton | Kane & Kane. |
| West Lebanon*† .Warren | John R. Crask. |
| ▲West Shoals ..... Martin | See Shoals. |
| Westville*† .....La Porte | See La Porte. |
| Whiting*† .....Lake | J. G. Erdlitz. |
| ▲Williamsport*† ..Warren | C. V. McAdams. |
| ▲Winamac*† .....Pulaski | WARREN W. BORDERS. |
| ▲Winchester*† ..Randolph | MARSH & JAQUA. |
| Windfall*† .....Tipton | E. A. Mock. |
| Wingate*† ..Montgomery | See Crawfordsville. |
| Wolcott*† .....White | See Monticello. |
| Wolcottville*† La Grange | T. A. Redmond. |
| Worthington*† ..Greene | H. C. Shaw. |
| Zionsville*† .....Boone | C. H. Beamer. |

## INDIAN TERRITORY.

| | |
|---|---|
| Ardmore*† Chick's'wNa. | POTTERF & BOWMAN. Refer to City National Bank. |
| Atoka*† Choctaw Nation | See S. McAlester. |
| Chelsea*† ..Cherokee Na. | D. G. Elliott. |
| Chickasha*† Ch'k's'wNa. | H. M. Williams. |
| Claremore*† Cher'k'eNr. | DAVENPORT & HALL. |
| Davis*† ...Chickasaw Na. | Lockwood & Rogers. |
| Duncan*† .Chickasaw Na. | H. B. Lockett. |
| Fairland*† Cherokee Na. | LAKE MOORE. |
| Marietta*† .....Pickens | See Ardmore. |
| Marlow*† Chickasaw Na. | W. A. Proctor. |
| Miami*† .....Peoria Na. | H. H. McCluer. |
| Minco*† ..Chickasaw Na. | See Chickasha. |
| Muscogee*† Creek Nation | HUTCHINGS & WEST. |
| ▲Okmulgee*.Creek Nation | See Muscogee. |
| Pauls Valley*† C'k's'wNa. | LEDBETTEL, BLEDSOE & THOMPSON. |
| Purcell*† .Chickasaw Na. | JOHNSON & CARTER. |
| Ryan*† ...Chickasaw Na. | J. M. Adams. |
| ▲S. McAlester*† Ch't'wNa. | MANSFIELD, McMURRAY & CORNISH. |
| ▲Tahlequah*.Cherokee Na. | J. P. Buster. |
| ▲Tishomingo*.C'kas'w Na. | Treadwell & Lucas. |
| Tulsa*† ....Creek Nation | Poe & Campbell. |
| Vinita*† ....Cherokee Na. | D. H. Wilson. Refers to First National Bank. |
| Wagoner*† Creek Nation | Hunt & Freeman. |
| ▲Wewoka*† .Seminole Na. | See S. McAlester. |
| Wynnew'd*† C'kas'w Na. | CYRUS G. KEAN. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

## IOWA.

| Town and County. | Name. |
|---|---|
| Ackley*† .....Hardin | J. S. Roberts. |
| Adair*† .....Adair | G. B. Lynch. |
| ▲Adel*† .....Dallas | P. S. HARRIS. |
| Afton*† .....Union | H. P. Armitage. |
| Ainsworth*† Washington | See Washington. |
| Akron*† .....Plymouth | M. A. Agnes. |
| ▲Albia*† .....Monroe | L. T. RICHMOND. |
| Alden*† .....Hardin | M. J. Furry. |
| Alexander*† ....Franklin | See Hampton. |
| ▲Algona*† .....Kossuth | E. V. Swetting. |
| Allerton*† ..... Wayne | See Corydon. |
| ▲Allison*† .....Butler | W. S. Montgomery. |
| Almoral*† .....Delaware | See Manchester. |
| Alta*† .....Buena Vista | H. F. Schultz. |
| Alton*† .....Sioux | G. W. Pitts. |
| Altoona*† ..... Polk | See Des Moines. |
| Alvord*† ..... Lyon | J. D. Stewart. |
| Ames*† .....Story | McCarthy & Lee. |
| ▲Anamosa*† .....Jones | C. M. BROWN. |
| Anita*† .....Cass | Walter E. Haynes. |
| Anthon*† .....Woodbury | H. B. Walling. |
| Aplington*† .....Butler | F. B. Royce. |
| Arlington*† ..... Fayette | James Cooney. |
| Armstrong*† ....Emmett | J. P. Wishard. |
| Arthur*† .....Ida | See Ida Grove. |
| Ashton*† .....Osceola | See Sibley. |
| Atkins*† .....Benton | See Vinton. |
| ▲Atlantic*† .....Cass | JAMES B. BRUFF. |
| ▲Audubon*† .....Audubon | THEO. F. MYERS. |
| Aurelia*† .....Cherokee | W. A. Goodburn. |
| Aurora*† .....Buchanan | See Independence. |
| Avoca*† ..Pottawattamie | J. L. Blanchard. |
| Ayrshire*† .....Palo Alto | See Emmetsburg. |
| Badger*† ..... Webster | See Fort Dodge. |
| Bagley*† .....Guthrie | See Guthrie Center. |
| Bancroft*† .....Kossuth | P. M. Barslow. |
| Barnes*† ..... Mahaska | E. B. Skinner. |
| Bartlett*† .....Fremont | C. H. Harris. |
| Batavia*† .....Jefferson | M. B. Sparks. |
| Battle Creek*† .....Ida | H. L. Hastings. |
| Baxter*† .....Jasper | H. Silwold. |
| Bayard*† .....Guthrie | M. J. Hallinan. |
| Beaconsfield*† .Ringgold | See Mount Ayr. |
| Beaman*† ..... Grundy | H. H. Beaman. |
| ▲Bedford*† .....Taylor | CRUM & JAQUA. |
| Belle Plaine*† ....Benton | T. H. MILNER. |
| Bellevue*† ..... Jackson | Cole & Cole. |
| Belmond*† ..... Wright | W. E. BULLARD. |
| Bennett*† .....Cedar | See Tipton. |
| Birmingham*† Van Bur'n | W. S. Allen. |
| Blairsburg*† ... Hamilton | See Webster City. |
| Blairstown*† .....Benton | P. H. Lynch. |
| Blanchard*† .....Page | Frank Hooker. |
| Blencoe*† .....Monona | See Onawa. |
| Blockton*† .....Taylor | FRANK WISDOM. |
| ▲Bloomfield*† .....Davis | S. S. CARRUTHERS. |
| Bode*† .....Humboldt | See Humboldt. |
| Bonaparte*† ..Van Buren | See Keokuk. |
| Bondurant*† .....Polk | W. T. Scott. |
| ▲Boone*† ..... .....Boone | WHITAKER & DALE. |
| Boyden*† ..... Sioux | John Connell. |
| Braddyville*† ..... Page | See Clarinda. |
| Bradgate*† .....Humboldt | See Humboldt. |
| Brayton*† ..... Audubon | See Exira. |
| Breda*† .....Carroll | See Carroll. |
| Bridgewater*† .....Adair | See Greenfield. |
| Brighton*† ..Washington | Edward Deeds. |
| Bristow*† .....Butler | N. A. Foote. |
| Britt*† .....Hancock | John F. Thompson. |
| Brooklyn*† ...Poweshiek | John F. Talbott. |
| Brush Creek .....Fayette | See Arlington. |
| Buffalo Cent'r*† Win'b'go | J. E. Howard. |
| ▲Burlington*† .Des Moines | SEERLEY & CLARK. Refer to German-American Savings Bank. |
| Burt*† .....Kossuth | See Algona. |
| Bussey*† .....Marion | Theodore West. |
| Calamus*† .....Clinton | See De Witt. |
| Callender*† .....Webster | See Fort Dodge. |
| Calmar*† ... Winneshiek | J. B. Kaye. |
| Calumet*† .....O'Brien | See Primgar. |
| Cambridge*† .....Story | D. W. C. Beck. |
| Cantril*† ..... Van Buren | Henry T. Cox. |
| Carlisle*† .....Warren | C. H. Kegley. |
| ▲Carroll*† .....Carroll | THOMAS F. BARBEE. |
| Carson*† .Pottawattamie | Frank Shiner. |
| Cascade*† .....Dubuque | J. C. Kelly. |
| Casey*† .....Guthrie | F. H. Noble. |
| Castana*† ..... Monona | See Mapleton. |
| Cedar Falls* .Black Hawk | J. C. SCOTT. |
| Cedar Rapids*† .....Linn | U. C. BLAKE. Attorney for Cedar Rapids Savings Bank. Also refers to Merchants National Bank. |
| Center Point*† .....Linn | H. C. Pruity. |
| ▲Centerville*† .Appanoose | VERMILION & VALENTINE. |
| Central City*† .....Linn | See Cedar Rapids. |
| ▲Charlton*† .....Lucas | O. A. BARTHOLOMEW. |
| ▲Charles City*† .....Floyd | P. W. BURR. |
| Charlotte*† ..... Clinton | See Delmar. |
| Charter Oak*† .Crawford | Harding & Harding. |
| Chelsea*† .....Tama | See Tama. |
| ▲Cherokee*† ....Cherokee | THOMAS McCULLA. |
| Chester*† .....Howard | See Cresco. |
| Churdan*† .....Greene | See Jefferson. |
| Cincinnati*† ..Appanoose | J. C. McDonald & Bro. |
| Clare*† ..... Webster | See Fort Dodge. |
| Clarence*† .....Cedar | George McLeod. |
| ▲Clarinda*† ..... Page | T. E. CLARK. |
| ▲Clarion*† .....Wright | NAGLE & NAGLE. |
| Clarksville*† .....Butler | J. R. Fletcher. |
| Clearfield*† .....Taylor | Smith & Plummer. |
| Clear Lake*† Cerro Gordo | D. W. HURN. |
| Cleghorn*† .....Cherokee | See Sioux City. |
| Clermont*† .....Fayette | John Hosford. |
| ▲Clinton*† .....Clinton | CHASE & SEAMAN. Long distance Bell telephone, No. 88. References: City National Bk; Chicago, Northern Trust Co. |
| Clio*† .....Wayne | See Corydon. |
| Coggon*† ..... Linn | See Cedar Rapids. |
| Colfa*† .....Page | B. V. Draper. |
| Colesburg* .....Delaware | See Manchester. |
| Colfax*† .....Jasper | G. M. Tripp. |
| College Springs* ....Page | J. R. Priest. |
| Collins*† ..... Story | E. H. Addison. |
| Colo*† ..... Story | See Nevada. |
| Columbus Junc.*† Louisa | F. M. MOLSBERRY. |
| Conrad*† .....Grundy | W. A. Eckles. |
| Conway*† .....Taylor | A. A. Leachy. |
| Coon Rapids*† ...Carroll | J. W. Lee. |
| ▲Corning*† .....Adams | D. H. MEYERHOFF. |
| Correctionville*† Wo'd'y | Molyneaux & Logan. |
| Corwith*† .....Hancock | C. R. Wood. |
| ▲Corydon*† ..... Wayne | HART & POSTON. |
| ▲Council Bluffs*† Pottaw'e | JOHN M. GALVIN. |
| Crawfordsville*† Wash'n | See Washington. |
| ▲Cresco*† .....Howard | REED & REED. |
| ▲Creston*† .....Union | SULLIVAN & SULLIVAN. |
| Cumberland*† .....Cass | Curtis, Follett & Curtis. |
| Curlew*† .....Palo Alto | A. P. Roberts. |
| Cushing*† ....Woodbury | See Holstein. |
| ▲Dakotah*† .....Humboldt | A. D. Bicknell. |
| Dallas Center*† ...Dallas | See Adel. |
| Dana*† .....Greene | See Grand Junction. |
| Danbury*† ...Woodbury | C. N. Jepson. |
| ▲Davenport*† .....Scott | WM. HOERSCH. Refers to any Davenport bank, city or county officer, or mercantile house. |
| Davis City*† .....Decatur | J. H. Kling. |
| Dayton*† .....Webster | J. H. Lindburg. |
| Decatur*† .....Decatur | JOHN S. SHIELDS. |
| ▲Decorah*† ..Winneshiek | H. F. BARTHELL. |
| Dedham*† .....Carroll | See Carroll. |
| Deep River*† .Poweshiek | See Montezuma. |
| Defiance*† .....Shelby | B. F. Freeman. |
| Delmar*† .....Clinton | H. W. Flenniken. |
| ▲Denison*† .....Crawford | SHAW, KNEHULE & BEARD |
| Derby*† .....Lucas | J. J. George. |
| ¶▲Des Moines*† .....Polk | BAILY, BALLREICH & PRESTON. Corporation and insurance law. Commercial collections and bankruptcy practice a specialty. Reference: Any bank in the city. |
| " ..... " | H. F. DALE, Bradstreet's local attorneys. Reference: Iowa National Bank. |
| De Soto*† .....Dallas | See Adel. |
| De Witt*† .....Clinton | R. B. WOLFE. |
| Dexter*† .....Dallas | W. T. Sharp. |
| Diagonal*† .....Ringgold | E. H. Stringham. |
| Dickens*† .....Clay | See Spencer. |
| Doon*† ..... Lyon | John P. Tinley. |
| Dow City*† ....Crawford | See Denison. |
| Dows*† .....Wright | L. C. Fenninger. |
| ▲Dubuque*† ..... Dubuque | LINDSAY & ALLISON. Refer to any banker or jobber in Dubuque. |
| Dumont*† .....Butler | See Allison. |
| Duncombe*† ....Webster | See Ft. Dodge. |
| Dunlap*† .....Harrison | Stanley E. Wilmot. |
| Durant*† .....Cedar | D. H. Smoke. |
| Dyersville*† ....Dubuque | A. M. UTT. |
| Dysart*† .....Tama | See Vinton. |
| Eagle Grove*† ...Wright | McGRATH & BRYAN. |
| Earlham*† .....Madison | C. B. Johnson. |
| Earling*† .....Shelby | See Harlan. |
| Earlville*† .....Delaware | W. I. Milen. |
| Early*† .....Sac | See Sac City. |
| East Peru*..... Madison | See Winterset. |
| Eddyville*† ..... Wapello | R. W. Boyd. |
| Edgewood*† .....Clayton | L. B. Blanchard. |
| Elberon*† .....Tama | E. P. Scrable. |
| Eldon*† ..... Wapello | J. E. Varnum. |
| ▲Eldora*† .....Hardin | CHARLES L. HAYS. |
| Elgin*† ..... Fayette | C. G. Graham. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| ▲Elkader*† ..... Clayton | W. A. Preston. |
| Elliott*† ... Montgomery | Edward Mills. |
| Ellsworth*● .... Hamilton | See Webster City. |
| Elma*† ..... Howard | H. L. Spaulding. |
| Emerson*† ..... Mills | See Carson. |
| ▲Emmetsburg*† Palo Alto | D. B. ROBERTS. |
| Epworth*† ..... Dubuque | See Dubuque. |
| Essex*† ..... Page | See Shenandoah. |
| ▲Estherville*† ..... Emmet | GEORGE W. ADAMS. |
| Everly*† ..... Clay | W. O. Striker. |
| Extra*† ..... Audubon | I. S. Statzell. |
| Fairbank*† ..... Buchanan | See Independence. |
| ▲Fairfield*† ..... Jefferson | ROLLIN J. WILSON. |
| Farley*† ..... Dubuque | See Deyersville. |
| Farmington*† Van Buren | Stone, Carr & McCrary. |
| Farnhamville*† Calhoun | See Rockwell City. |
| Farragut*† .... Fremont | See Sidney. |
| Fayette*† ..... Fayette | T. D. Petterman. |
| Fertile* ..... Worth | See Northwood. |
| Floyd*† ..... Floyd | See Charles City. |
| Fonda*† ..... Pocahontas | Z. C. Bradshaw. |
| Fontanelle*† ..... Adair | Charles T. Launder. |
| ▲Forest City*† Winnebago | L. O. HATCH. |
| ▲Fort Dodge*† ... Webster | FRANK FARRELL. |
| ▲Fort Madison*† ..... Lee | HENRY S. BUESCHER. |
| Foster*† ..... Monroe | See Alba. |
| Fredericksb'g*† Chick'w | See New Hampton. |
| Galva*† ..... Ida | C. B. Mote. |
| Garden Grove* .. Decatur | S. H. Amos. |
| Garner*† ..... Hancock | Ramsey & Blackstone. |
| Garrison*† ..... Benton | See Vinton. |
| Garwin*† ..... Tama | R. P. Fitzgerald. |
| George*† ..... Lyon | L. Vogt. |
| Germania*† ..... Keasuth | E. O. Fitz. |
| Gilman*† ..... Marshall | See Marshalltown. |
| Gilmore City*† Pocahon's | Delle & England. |
| Gladbrook*† ..... Tama | G. L. Wilbur. |
| ▲Glenwood*† ..... Mills | E. B. WOODRUFF. |
| Glidden*† ..... Carroll | K. W. Marean. |
| Goldfield*† ..... Wright | W. C. Dewell. |
| Goodell*† ..... Hancock | W. O. Butterfield. |
| Gowrie*† ..... Webster | J. Y. STIER. |
| Graettinger*† .. Palo Alto | See Emmetsburg. |
| Grand Junction*† Greene | W. W. Turner. |
| Grand River*† .. Decatur | See Leon. |
| Granville*† ..... Sioux | See Orange City. |
| Gravity*† ..... Taylor | Charles Morris. |
| Gray*● ..... Audubon | See Audubon. |
| Greeley*† ..... Delaware | See Manchester. |
| Greene*† ..... Butler | E. W. Soesbe. |
| ▲Greenfield*† ..... Adair | J. G. CULVER. |
| Grimes*† ..... Polk | See Des Moines. |
| Grinnell*† .... Poweshiek | HAINES & LYMAN. |
| Griswold*† ..... Cass | Bryant & Bryant. |
| ▲Grundy Center*● Grundy | D. KERR. |
| ▲Guthrie Center*† Guthrie | JOHN W. FOSTER. |
| Guttenburg*● .... Clayton | W. C. Lewis. |
| Halbur*† ..... Carroll | See Carroll. |
| Hamburg*† ..... Fremont | Hammond & Stevens. |
| ▲Hampton*† ..... Franklin | JOHN M. HEMINGWAY. |
| Hancock*† Pottawatomie | See Avon. |
| Hardy*† ..... Humboldt | See Humboldt. |
| ▲Harlan*† ..... Shelby | T. R. MOCKLER. |
| Harper*† ..... Keokuk | See Keokuk. |
| Hartley*† ..... O'Brien | J. W. WALTER. |
| Hastings*† ..... Mills | See Glenwood. |
| Havelock*† .. Pocahontas | See Pocahontas. |
| Hawarden*† ..... Sioux | JOHN B. VAN DYKE. |
| Hawkeye*† ..... Fayette | See West Union. |
| Hazleton*† ..... Buchanan | W. G. Kiefer. |
| Hedrick*† ..... Keokuk | JOHN T. BROOKS. |
| Henderson*† ..... Mills | See Emerson. |
| Holstein*† ..... Ida | R. H. Smith. |
| Hopkinton*† .. Delaware | See Delhi. |
| Hornick*† ... Woodbury | F. A. Swayne. |
| Hosper*† ..... Sioux | See Orange City. |
| Hubbard*† ..... Hardin | See Eldora. |
| Hudson*† .. Black Hawk | See Waterloo. |
| Hull*† ..... Sioux | J. S. Wilson. |
| Humboldt*† .. Humboldt | PROUTY, COYLE & PROUTY. |
| Humeston*† ..... Wayne | Poston & Thorn. |
| ▲Ida Grove*† ..... Ida | HOMER S. BRADSHAW. |
| Imogene*† ..... Fremont | W. E. Mitchell. |
| ▲Independence*† Buchan'n | COOK & LEACH. |
| ▲Indianola*† ..... Warren | O. C. BROWN. |
| Inwood*† ..... Lyon | See Rock Rapids. |
| Ionia*† ..... Chickasaw | See New Hampton. |
| Iowa City*† ..... Johnson | A. E. SWISHER. |
| Iowa Falls*† ..... Hardin | A. M. BRYSON. |
| Ireton*† ..... Sioux | S. H. Carr. |
| Irwin*† ..... Shelby | See Harlan. |
| Jamica*† ..... Guthrie | See Guthrie Center. |
| Janesville*† ..... Bremer | M. B. Dougherty. |
| ▲Jefferson*† ..... Greene | Owen Lovejoy. |
| Jesup*† ..... Buchanan | James Dalton. |
| Jewell* ..... Hamilton | J. M. Blake. |
| Jolley*† ..... Calhoun | See Rockwell City. |
| Kalona*† .... Washington | W. H. Palmer. |
| Kellerton*† ..... Ringgold | W. W. Peasley. |
| Kellogg*† ..... Jasper | E. M. Ives. |
| Kensett*† ..... Worth | See Northwood. |
| Keokuk*† ..... Lee | SAWYER & BLOOD. Refer to Keokuk Savings Bank. |
| ▲Keosauqua*† Van Buren | MITCHELL & SLOAN. |
| Keota*† ..... Keokuk | A. W. Grey. |
| Keswick*† ..... Keokuk | See Sigourney. |
| Keystone*† ..... Benton | See Blairstown. |
| Kingsley*† .... Plymouth | John M. Wormley. |
| Klemme*† ..... Hancock | See Britt. |
| ▲Knoxville*† ..... Marion | L. N. HAYS. |
| Lacona*† ..... Warren | See Indianola. |
| Ladora*† ..... Iowa | See Williamsburg. |
| Lake City*† ..... Calhoun | HUTCHISON & JACOBS. |
| Lake Mills*† . Winnebago | L. W. Torgeson. |
| Lake Park*† .. Dickinson | W. S. King. |
| Lake View*† ..... Sac | See Sac City. |
| Lamoni*† ..... Decatur | Homer A. Dye. |
| Lamont*† ..... Buchanan | See Independence. |
| Lamotte*† ..... Jackson | See Maquoketa. |
| Lansing*† ..... Allamakee | J. H. Trewin. |
| La Porte City*† Bl'k H'wk | P. L. Hayslett. |
| Larchwood*† ..... Lyon | W. T. Ryan. |
| Larrabee*† ..... Cherokee | R. H. Gray. |
| Latimer*† ..... Franklin | See Dows. |
| Laurens*† .... Pocahontas | J. H. ALLEN. |
| Lawler*† ..... Chickasaw | Wm. H. Parker. |
| Ledyard*† ..... Kossuth | See Swea City. |
| Leeds*† ..... Woodbury | See Sioux City. |
| Lehigh*† ..... Webster | See Webster City. |
| ▲Le Mars*† ..... Plymouth | E. T. BEDELL. |
| Lenox*† ..... Taylor | A. J. Johnson. |
| ▲Leon*† ..... Decatur | V. R. McGINNIS. |
| Leroy*† ..... Decatur | See Decatur. |
| Lester* ● ..... Lyon | J. L. Mitchell. |
| Letts*† ..... Louisa | See Columbus Junction. |
| Lewis*† ..... Cass | F. J. Macomber. |
| Lime Springs*† .. Howard | See Cresco. |
| Linden*† ..... Dallas | See Adel. |
| Linerville*† ..... Wayne | J. F. Duff. |
| Linn Grove*† Buena Vista | See Storm Lake. |
| Lisbon*† ..... Linn | W. M. Whittemore. |
| Liscomb*† ..... Marshall | See Marshalltown. |
| Little Rock*† ..... Lyon | See Rock Rapids. |
| Little Sioux* .... Harrison | L. H. Bassett. |
| Livermore*† .. Humboldt | F. M. Miles. |
| ▲Logan*† ..... Harrison | L. R. BOLTER & SONS. |
| Lohrville*† ..... Calhoun | See Rockwell City. |
| Lone Tree*† ..... Johnson | See Iowa City. |
| Lorimor*† ..... Union | See Creston. |
| Lost Nation*† .... Clinton | See Clinton. |
| Lovilia*† ..... Monroe | See Albia. |
| Lowden*† ..... Cedar | D. D. McGillivray. |
| Lucas*† ..... Lucas | See Chariton. |
| Lu Verne*† ..... Kossuth | See Algona. |
| Lynnville*† ..... Jasper | Joseph Arnold. |
| Lyons*† ..... Clinton | See Clinton. |
| Macedonia*† Pot'w't'mie | S. C. Rayburn. |
| Madrid*† ..... Boone | Walter Canady. |
| Magnolia* ..... Harrison | See Logan. |
| Malcolm*† ..... Poweshiek | H. E. Boyd. |
| Mallard*† ..... Palo Alto | H. B. Richards. |
| Malvern*† ..... Mills | E. W. WHITFIELD. |
| ▲Manchester*† .. Delaware | BRONSON & CARR. |
| Manilla*† ..... Crawford | See Denison. |
| Manly* ..... Worth | See Northwood. |
| Manning*† ..... Carroll | LEE & ROBB. |
| Manson*† ..... Calhoun | B. B. FOSTER. |
| Mapleton*† ..... Monona | Chrisman & Chrisman. |
| ▲Maquoketa*† ..... Jackson | C. W. FARR. |
| Marathon*† . Buena Vista | See Storm Lake. |
| Marble Rock*† ..... Floyd | J. W. Martin. |
| Marcus*† ..... Cherokee | J. E. Jones. |
| ▲Marengo*† ..... Iowa | THOMAS & THOMAS. |
| ▲Marion*† ..... Linn | GIFFIN & VORIS. |
| Marne*† ..... Cass | See Atlantic. |
| ▲Marshalltown*† Marshall | J. M. WHITAKER. Refers to any bank in the city. |
| ▲Mason City*† Cerro G'do | BLYTHE, MARKLEY & SMITH. |
| Masonville*† ... Delaware | See Manchester. |
| Massena*† ..... Cass | See Atlantic. |
| Matlock*† ..... Sioux | See Orange City. |
| Maurice*† ..... Sioux | See Orange City. |
| Maxwell*† ..... Story | E. H. Addison. |
| Maynard*● ..... Fayette | See West Union. |
| McGregor*† ..... Clayton | A. Chapin. |
| Mechanicsville*† .. Cedar | W. H. Smith. |
| Mediapolis*† . Des Moines | J. H. Scott. |
| Melbourne*† .... Marshall | See Marshalltown. |
| Melrose*● ..... Monroe | J. R. Hurford. |
| Menlo*† ..... Guthrie | A. H. Gissell. |
| Meriden*† ..... Cherokee | See Aurelia. |
| Merrill*† ..... Plymouth | W. J. Lawrence. |
| Meservey*● .. Cerro Gordo | See Mason City. |
| Miles*† ..... Jackson | See Keosauqua. |
| Milford*† ..... Dickinson | J. L. Bascom. |
| Milo*† ..... Warren | G. W. Burgess. |
| Milton*† ..... Van Buren | See Keosauqua. |
| Minburn*† ..... Dallas | See Adel. |
| Minden*† . Pottawatamie | James Hunter. |
| Mingo*† ..... Jasper | See Colfax. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Missouri Valley*†Har's'n | C. W. KELLOGG. |
| Mitchell*†.....Mitchell | See Osage. |
| Mitchellville*†.....Polk | Frank Wisdom. |
| Modale*†.....Harrison | See Logan. |
| Mondamin*†.....Harrison | See Logan. |
| Monona*†.....Clayton | See Postville. |
| Monroe*†.....Jasper | J. Kipp & Son. |
| ▲Montezuma*†Poweshiek | CHARLES R. CLARK. |
| Monticello*†.....Jones | M. W. HERRICK. |
| Montour*†.....Tama | C. J. Stevens. |
| Moravia*†.....Appanoose | Wm. Knapp. |
| Morning Sun*†.....Louisa | Fred. Courts. |
| Moulton*†.....Appanoose | J. R. Barkley. |
| Mount Auburn*†.Benton | See Vinton. |
| ▲Mount Ayr*†.....Ringgold | W. W. ASKREN. |
| ▲Mount Pleasant*†.Henry | BABB & BABB. |
| Mount Union*†.....Henry | See Mount Pleasant. |
| Mount Vernon*.....Linn | Charles W. Kepler. |
| Moville*†.....Woodbury | C. C. Reed. |
| Murray*†.....Clarke | A. B. Miller. |
| ▲Muscatine*†.....Muscatine | JAYNE & HOFFMAN. |
| Mystic*†.....Appanoose | W. H. SANDERS. |
| Nashua*†.....Chickasaw | Springer, Clary, & Yarger |
| Neola*†.....Pottawattamie | Killpock & Bardsley. |
| ▲Nevada*†.....Story | CHARLES WHITAKER. |
| Newell*†.....Buena Vista | J. W. Bane. |
| Newhall*†.....Benton | F. G. Bryner. |
| ▲New Hampton*†Ch'kasa | J. W. SANDUSKY. |
| New Hartford*†.....Butler | See Allison. |
| New Liberty*.....Scott | See Davenport. |
| New London*†.....Henry | L. W. Crissinger. |
| New Market*†.....Taylor | D. R. McAlpin. |
| New Sharon*†.....Mahaska | See Oskaloosa. |
| ▲Newton*†.....Jasper | H. S. WINSLOW. |
| New Virginia*†.....Warren | W. J. Davidson. |
| Nora Springs*†.....Floyd | S. P. Miles. |
| North English*†.....Iowa | J. D. Butler. |
| Northwood*†.....Worth | J. R. Smith. |
| ▲Norwalk*†.....Warren | See Indianola. |
| Norway*†.....Benton | See Vinton. |
| Oakland*†Pottawatt'mie | A. B. Johns. |
| Oakville*†.....Louisa | See Wappelo. |
| Ocheyedan*†.....Osceola | See Sibley. |
| Odebolt*†.....Sac | William Sampson. |
| Oelwein*†.....Fayette | A. J. ANDERS. |
| Ogden*†.....Boone | E. Billings. |
| Olds*†.....Henry | See Winfield. |
| Olin*†.....Jones | B. H. Miller. |
| ▲Onawa*†.....Monona | CHARLES E. UNDERHILL. |
| Onslow*†.....Jones | See Anamosa. |
| ▲Orange City*†.....Sioux | HUTCHINSON & VAN OSTER HOUT. |
| Orient*†.....Adair | See Greenfield. |
| ▲Osage*†.....Mitchell | GALEN F. HUMBERT. |
| ▲Osceola*†.....Clarke | W. H. PARK. |
| ▲Oskaloosa*†.....Mahaska | W. W. HASKELL. |
| Oselan*†.....Winneshiek | M. J. Carter. |
| Ota*†.....Woodbury | Cutting & Willett. |
| Ottosen*†.....Humboldt | See Humboldt. |
| ▲Ottumwa*†.....Wapello | E. E. McELROY. Refers to First and Ottumwa National banks. |
| Oxford*†.....Johnson | P. R. Ford. |
| Oxford Junction*†Jones | O. J. Felton. |
| Packwood*†.....Jefferson | See Fairfield. |
| Panama*†.....Shelby | See Harlan. |
| Panora*†.....Guthrie | J. W. Morris. |
| Parkersburg*†.....Butler | Courtwright, Arbuckle & Evans. |
| Parnell*†.....Iowa | See Williamsburg. |
| Paton*†.....Greene | See Grand Junction. |
| Paullina*†.....O'Brien | H. H. Crow. |
| Pella*†.....Marion | P. H. BOUSQUET. |
| Perry*†.....Dallas | CARDELL & GIDDINGS. |
| Percival*†.....Fremont | See Sidney. |
| Persia*†.....Harrison | See Logan. |
| Peterson*†.....Clay | E. W. Fillmore. |
| Pierson*†.....Woodbury | See Sioux City. |
| Pilot Mound*†.....Boone | See Boone. |
| Pleasantville*†.....Marion | See Knoxville. |
| Plover*†.....Pocahontas | See Rolfe. |
| Plymouth*†Cerro Gordo | See Mason City. |
| ▲Pocahontas*.Pocahontas | W. C. Ralston. |
| Pomeroy*†.....Calhoun | D. M. Kelleher. |
| Popejoye*†.....Franklin | See Iowa Falls. |
| Portsmouth*†.....Shelby | See Harlan. |
| Postville*†.....Allamakee | William Shepherd. |
| Prairie City*†.....Jasper | Clements & Ward. |
| Prescott*†.....Adams | See Corning. |
| Preston*†.....Jackson | A. L. Bartholomew. |
| ▲Primghar*†.....O'Brien | O. H. MONTZHEIMER. |
| Promise City*†.....Wayne | See Corydon. |
| Quimby*†.....Cherokee | G. F. Groves. |
| Radcliffe*†.....Hardin | Frank H. Noble. |
| Randall*†.....Hamilton | See Webster City |
| Randolph*†.....Fremont | See Sidney. |
| Redding*†.....Ringgold | See Mount Ayr. |
| Redfield*†.....Dallas | J. W. Robey. |
| ▲Red Oak*†.Montgomery | R. W. BEESON. |
| Reinbeck*†.....Grundy | Birdsall & Brunn. |
| Remsen*†.....Plymouth | J. F. KASS. |
| Renwick*.....Humboldt | See Humboldt. |

| Town and County. | Name. |
|---|---|
| Rhodes*†.....Marshall | See Marshalltown. |
| Riceville*†.....Mitchell | B. N. Henericks. |
| Richland*†.....Keokuk | P. L. Moorman. |
| Rippey*†.....Greene | See Jefferson. |
| Riverside*†.Washington | O. D. Huntly. |
| Riverton*†.....Fremont | W. H. Norcutt. |
| Rockford*†.....Floyd | H. A. Kroeger. |
| ▲Rock Rapids*†.....Lyon | GREENLEAF & GREENLEAF. |
| Rock Valley*†.....Sioux | O. G. Reiniger. |
| Rockwell*†Cerro Gordo | See Mason City. |
| ▲Rockwell City*†Calhoun | M. W. FRICK. |
| Rodney*†.....Monona | See Onawa. |
| Roland*†.....Story | See Nevada. |
| Rolfe*†.....Pocahontas | S. H. Kerr. |
| Rudd*†.....Floyd | See Charles City. |
| Russell*†.....Lucas | See Chariton. |
| Ruthven*.....Palo Alto | E. C. Rowell. |
| Ryan*†.....Delaware | See Manchester. |
| Sabula*†.....Jackson | J. H. Hilsinger. |
| ▲Sac City*†.....Sac | MILES W. NEWBY. |
| Salem*†.....Henry | F. S. Bell. |
| Salix*†.....Woodbury | See Sioux City. |
| Sanborn*†.....O'Brien | J. E. Wilcox. |
| Schaller*†.....Sac | A. P. Searle. |
| Scranton*†.....Greene | B. O. Clark. |
| Sexton*†.....Kossuth | L. V. Hamby. |
| Seymour*†.....Wayne | See Corydon. |
| Shannon City*†...Union | S. L. Beall. |
| Sharpsburg*.....Taylor | See Bedford. |
| Sheffield*†.....Franklin | C. F. Johnson. |
| Shelby*†.....Shelby | W. S. Wickersham. |
| Sheldon*†.....O'Brien | G. T. WELLMAN. |
| Shell Rock*†.....Butler | G. A. McIntyre. |
| Shellsburg*†.....Benton | Charles F. Stookey. |
| Shenandoah*†.....Page | W. P. FERGUSON. |
| ▲Sibley*†.....Osceola | G. W. LISTER. |
| ▲Sidney*†.....Fremont | W. E. Mitchell. |
| ▲Sigourney*†.....Keokuk | C. M. BROWN. |
| Silver City*†.....Mills | See Glenwood. |
| Sioux Center*†.....Sioux | E. W. Robey. |
| ▲Sioux City*†..Woodbury | F. B. ROBINSON. Refers to Northwestern National Bank, Hanover National Bank, N. Y. |
| Sioux Rapids*†.Buena V. | W. E. Brown. |
| Slater*†.....Story | A. K. Weber. |
| Sloan*†.....Woodbury | W. D. Buckley. |
| Smithland*†..Woodbury | J. W. Anderson. |
| Solon*†.....Johnson | See Iowa City. |
| South English*†.Keokuk | See Sigourney. |
| ▲Spencer*†.....Clay | INGHAM & RUSSELL. |
| ▲Spirit Lake*†..Dickinson | Cory, Arnold, & Everett. |
| Springville*.....Linn | See Marion. |
| Stacyville*.....Mitchell | See Osage. |
| Stanhope*†.....Hamilton | See Webster City. |
| St. Ansgar*†.....Mitchell | See Osage. |
| St. Anthony*†..Marshall | See Marshalltown. |
| Stanton*†..Montgomery | See Red Oak. |
| Stanwood*†.....Ceder | See Tipton. |
| State Center*†..Marshall | James Allison. |
| St. Charles*†.....Madison | C. F. Wood & Co |
| Steamboat Rock*†Hardin | See Eldora. |
| ▲Storm Lake*†..Buena V. | A. D. BAILIE. |
| Story City*†.....Story | A. L. Bartlett. |
| Stratford*†.....Hamilton | William Neese. |
| Strawberry Point*†Cl't'n | A. R. Cole. |
| Struble*†.....Plymouth | See Le Mars. |
| Stuart*†.....Guthrie | F. O. HINKSON. |
| Sully*†.....Jasper | See Newton. |
| Sumner*†.....Bremer | W. R. McClure. |
| Superior*†.....Dickinson | See Spirit Lake. |
| Sutherland*†.....O'Brien | George F. Colcord. |
| Swaledale*†Cerro Gordo | See Mason City. |
| Swan*†.....Marion | E. Stout. |
| Swea City*†.....Kossuth | See Algona. |
| Tabor*†.....Fremont | P. P. Kelley. |
| Tama*†.....Tama | J. W. WILLETT. |
| Templeton*†.....Carroll | See Carroll. |
| Thompson*†..Winnebago | John A. Hyndman. |
| Thor*†.....Humboldt | See Ft. Dodge. |
| Thornburg*†.....Keokuk | See Sigourney. |
| Thornton*†Cerro Gordo | Cliggett & Rule. |
| Thurman*.....Fremont | See Sidney. |
| Tingley*†.....Ringgold | A. R. Aten, Jr. |
| ▲Tipton*†.....Cedar | WRIGHT & WRIGHT. |
| ▲Toledo*†.....Tama | STRUBLE & STIGER. |
| Traer*†.....Tama | Endicott & Pratt. |
| Tripoli*†.....Bremer | See Waverly. |
| Union*†.....Hardin | E. W. Lundy. |
| Urbana*.....Benton | Fred Wyckoff. |
| Ute*†.....Monona | See Onawa. |
| Vail*†.....Crawford | See Denison. |
| Valley Junction*†..Polk | Herman Raaz. |
| Van Horne*†.....Benton | See Blairstown. |
| Van Wert*†.....Decatur | See Leon. |
| Victor*†.....Iowa | See Williamsburg. |
| Villisca*†..Montgomery | F. P. GREENLEE. |
| Vincent*†.....Webster | See Ft. Dodge. |
| ▲Vinton*†.....Benton | CATO SELLS. |
| Volga*†.....Clayton | See Elkader. |
| Walker*†.....Linn | See Marion. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Wall Lake*†.....Sac | A. B. Barclay. |
| Walnut*† Pottawattamie | T. R. Bardsley. |
| ▲Wapello*†.....Louisa | L. A. REILLY. |
| ▲Washington*†.Wasd'ton | MARSH W. BAILEY. |
| Washta*†.....Cherokee | See Cherokee. |
| ▲Waterloo*†.Black Hawk | MULLAN & PICKETT. |
| Watkins*†.....Benton | See Marengo. |
| Wauconda*.....Fayette | J. B. Rockwood. |
| ▲Waukon*† .... Allamakee | WM. S. HART. |
| ▲Waverly*†.....Bremer | J. Y. HAZLETT. |
| Wayland*†.....Henry | See Mt. Pleasant. |
| ▲Webster City*†Hamilton | A. N. BOEYE. |
| Weldon*†.....Decatur | See Leon. |
| Wellman*†..Washington | Burnham & Hawkey. |
| Wesley*†.....Kossuth | Bonnar & Fellows. |
| West Bend*†...Palo Alto | J. P. Becker. |
| West Branch*†.... Cedar | George C. Hoover. |
| Westgate*† ..... Fayette | See Oelwein. |
| West Liberty*†.Muscat,e | J. E. McINTOSH. |
| West Mitchell*•. Mitchell | See Osage. |
| West Point*†..... Lee | See Fort Madison. |
| West Side*†.... Crawford | See Denison. |
| ▲West Union*†...Fayette | D. W. CLEMENTS & SON. |
| What Cheer*†....Keokuk | T. C. LEGOE. |
| Wheatland*†.....Clinton | J. Stine. |
| Whitten*†..... Hardin | See Eldon. |
| Whitting*† ..... Monona | See Onawa. |
| Whittemore*†... Kossuth | See Algona. |
| Williams*†.....Hamilton | Gade Bros. |
| Williamsburg*†..... Iowa | THOMAS & THOMAS. |
| Wilton Jc*.....Muscatine | J. D. Walker. |
| Winfield*†.....Henry | B. B. Lindly. |
| ▲Winterset*†.....Madison | FREDERICK MOTT. |
| Winthrop*†... Buchanan | See Independence. |
| Wolcott* ..... Scott | See Davenport. |
| Woodbine*†.....Harrison | H. F. Johns. |
| Woodburn*†.....Clarke | See Osceola. |
| Woodward*†.....Dallas | See Perry. |
| Woolstock*† .... Wright | See Webster City. |
| Wyoming*†.....Jones | W. I. CHAMBERLAIN. |
| Yale*† ..... Guthrie | I. C. Sheets. |
| Yarmouth*†.Des Moines | See Mediapolis. |
| Zearing*†..... Story | See Marshalltown. |

## KANSAS.

| Town and County. | Name. |
|---|---|
| ▲Abilene*†..... Dickinson | H. L. HUMPHREY. |
| Admire*†..... Lyon | Fremont Miller. |
| Allen*†..... Lyon | See Emporia. |
| ▲Alma*†.....Wabunsee | H. B. JONES. |
| Almena*†.....Norton | See Norton. |
| Alton*†..... Osborne | Brown & Goddard. |
| Altoona*†..... Wilson | R. O. Graham. |
| ▲Anthony*†..... Harper | H. LLEWELYN JONES. |
| Arcadia*†.....Crawford | O. S. Henderson. |
| Argentine*†..Wyandotte | H. J. Smith. |
| Argonia*†..... Sumner | M. W. Morris. |
| Arkansas City*† Cowley | C. L. SWARTS. |
| Arlington*† .....Reno | Austin O. Hays. |
| ▲Ashland*†..... Clark | H. J. Bone. |
| ▲Atchison.*†.....Atchison | WAGGENER, HORTON & ORR. Refer to The First National Bank of Chicago; Exchange National Bank, Atchison. |
| Athol*†.....Smith | See Smith Center. |
| Attica*†.....Harper | S. D. Bradley. |
| ▲Atwood*†.....Rawlins | David B. Loudan. |
| Augusta*†.....Butler | See El Dorado. |
| Axtell*†.....Marshall | H. K. Sharpe. |
| Baileyville*†.....Nemaha | See Seneca. |
| Baldwin*†.....Douglas | See Lawrence. |
| Barnard*†.....Lincoln | See Lincoln. |
| Barnes*†....Washington | See Washington. |
| Baxter Springs*†Cherokee | Norton & Skidmore |
| Beattie*†.....Marshall | S. B. Berry. |
| Belle Plaine*†....Sumner | J. W. Forney. |
| ▲Belleville*†.....Republic | W. T. Dillon. |
| ▲Beloit*†.....Mitchell | FRANK A. LUTZ. |
| Bennington*†.....Ottawa | David B. Loudan. |
| Bern*†.....Nemaha | W. R. Guild. |
| Blue Mound*†.....Linn | W. M. Remington. |
| Blue Rapids*†..Marshall | Strong & Strong. |
| Bluff City*†.....Harper | See Anthony. |
| Bronson*†..... Bourbon | D. E. Earl. |
| Bucklin*†.....Ford | See Dodge City. |
| Buffalo*†.....Wilson | E. A. Runyan. |
| Burden*†.....Cowley | S. J. Day. |
| Burlingame*†.....Osage | J. T. PRINGLE. |
| ▲Burlington*†.....Coffey | E. J. CREGO |
| Burr Oak*†.....Jewell | E. P. Hotchkiss. |
| Burrton*†.....Harvey | Jared Conc. |
| Bushton*†.....Rice | See Lyons. |
| Caldwell*†.....Sumner | HENRY C. KEELING. |
| Caney*†.....Montgomery | Porter & Barr. |
| Canton*†.....McPherson | Grattan & Grattan. |
| Carbondale*†.....Osage | See Burlingame. |
| Cawker City*†..Mitchell | V. H. Branch. |
| Cedar Vale*†Chautauqua | William P. Lynch. |
| Centralia*†.....Nemaha | Burlingame & Brown |
| Chanute*†.....Neosho | C. A. COX. |
| Chapman*†....Dickinson | J. B. Frost. |
| Chase*†..... Rice | See Lyons. |
| Cheney*†.....Sedgwick | See Wichita. |
| Cherokee*†....Crawford | T. J. Lisenbee. |
| Cherryvale*†.Montg'ery | Hastings & Soule. |
| Chetopa*†.....Labette | A. R. Bell. |
| ▲Cimarron*†.....Gray | Harry Brice. |
| Circleville*†.... Jackson | R. Hoffhines. |
| Claflin*†.....Barton | O. B. Looney. |
| ▲Clay Center*†.....Clay | STACKPOLE & GATES. |
| Clifton*†....Washington | Hamilton & Harmon. |
| Clyde*†..... Cloud | C. W. Van De Mark. |
| Coffeyville*†..Montg'ery | DOOLEY & KEITH. |
| ▲Colby*†.....Thomas | Joseph A. Gill. |
| ▲Coldwater*†..Comanche | C. M. Myers. |
| Colony*†.....Anderson | M. A. Carmichael. |
| ▲Columbus*†....Cherokee | C. A. McNeill. |
| Colwich*†.....Sedgwick | See Wichita. |
| ▲Concordia*†.....Cloud | PULSIFER & ALEXANDER. |
| Conway Springs*†.Sum'r | See Wellington. |
| Corning*†.....Nemaha | See Seneca. |
| ▲Cottonwood Falls*†.Ch'e | JOHNSTON BROS. |
| ▲Council Grove*†..Morris | J. K. OWENS. |
| Courtland*†.....Republic | See Belleville. |
| Cuba*†.....Republic | John Brown. |
| Delphos*†.....Ottawa | J. W. Barker. |
| Dentonville*†.Doniphan | See Troy. |
| Dexter*†.....Cowley | J. H. Watkins. |
| ▲Dighton*†.....Lane | J. S. SIMMONS. |
| ▲Dodge City*†.....Ford | E. H. MADISON. |
| Douglass*†.....Butler | W. A. Phipps. |
| Downs*†.....Osborne | Harrison Bros. |
| Dunlap*†.....Morris | S. L. Sargent. |
| Edna*†.....Labette | J. T. Saffell. |
| Effingham*†.....Atchison | J. H. Hilton. |
| ▲Eldorado*†.....Butler | HAMILTON & LEYDIG. |
| Elk City*†..Montgomery | S. H. Piper. |
| Ellinwood*†..... Barton | See Great Bend. |
| ▲Ellsworth*†...Ellsworth | IRA E. LLOYD. |
| Elmdale*†.....Chase | S. B. Wood. |
| ▲Emporia*†.....Lyon | J. HARVEY FRITH. |
| Enterprise*† . Dickinson | See Abilene. |
| ▲Erie*†.....Neosho | J. L. DENISON. |
| Eskridge*† ..Wabaunsee | J. J. Mitchell. |
| Eudora*†.....Douglas | H. H. Carr. |
| ▲Eureka*†.....Greenwood | D. B. FULLER. |
| Everest*†.....Brown | R. C. Jones. |
| Fairview*†.....Brown | Newton & Newton. |
| Fall River*†.Greenwood | See Severy. |
| Florence*†.....Marion | Frank Doster. |
| ▲Fort Scott*†.....Bourbon | HULETT & HULETT Refer to Bank of Fort Scott. |
| Frankfort*†....Marshall | S. D. McKee. |
| Frederick*†.....Rice | See Lyons. |
| ▲Fredonia*†..... Wilson | T. J. HUDSON. |
| Fulton*†.....Bourbon | W. H. Green. |
| Galena*†..... Cherokee | JOHN R. SAPP. |
| ▲Garden City*†.... Finney | B. F. Stocks. |
| Gardner*†.....Johnson | See Olathe. |
| ▲Garnett*†.....Anderson | N. L. BOWMAN. |
| Geneseo*†..... Rice | See Lyons. |
| ▲Girard*†.....Crawford | B. S. GAITSKILL. |
| Glasco*†..... Cloud | See Concordia. |
| Glen Elder*†....Mitchell | O. L. Taylor. |
| Goffa*†.....Nemaha | See Seneca. |
| ▲Goodland*†.... Sherman | JOHN HARTZLER. |
| Gove*..... Gove | R. C. Jones. |
| ▲Great Bend*†.....Barton | E. L. HOTCHKISS. |
| Greeley*†.....Anderson | See Garnett. |
| Green*†..... Clay | See Clay Centre. |
| Greenleaf*†.Washington | W. P. Mudgett. |
| ▲Greensburg*†.....Kiowa | L. M. Day. |
| Grenola*†..... Elk | J. T. Lauter. |
| Gypsum*..... Saline | See Saline. |
| Haddam*†.. Washington | R. O. Woody. |
| Halstead*†.....Harvey | See Newton. |
| Hamlin*†..... Brown | See Hiawatha. |
| Hanover*†. Washington | F. A. Meckel. |
| Harper*†..... Harper | Washbon & Washbon. |
| Hartford*†..... Lyon | See Emporia. |
| ▲Hartland*†.....Kearney | See Garden City. |
| Haven*†..... Reno | See Hutchinson. |
| Havensville*†. Potta'mie | T. J. Richardson. |
| ▲Hays*†..... Ellis | A. J. BRYANT. |
| Hazelton*†..... Barber | W. C. Alford. |
| Herington*†.. Dickinson | P. L. Thurman. |
| Herndon*†..... Rawlins | See Atwood. |
| ▲Hiawatha*†..... Brown | MEANS & SMITH. |
| Highland*†.....Doniphan | B. A. Seaver. |
| ▲Hill City*•▪.....Graham | F. D. Turck. |
| Hillsboro*†..... Marion | See Marion. |
| Hoisington*†..... Barton | J. B. Prose. |
| Hollenberg*† Washin'ton | J. T. Thompson. |
| Hollyrood*†...Ellsworth | See Ellsworth. |

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| Town and County. | Name. |
|---|---|
| ▲Holton*†.....Jackson | HOPKINS & HOPKINS. |
| Hope*†.....Dickinson | T. C. Sawyer. |
| Horace*†.....Greeley | F. J. Crutchen. |
| Horton*†.....Brown | MEANS & SMITH. |
| ▲Howard*†.....Elk | John Marshall. |
| ▲Hoxie*†.....Sheridan | W. F. SCHULTHEIS. |
| ▲Hugoton*.....Stevens | A. W. Lamkin. |
| Humboldt*†.....Allen | W. A. Chognill. |
| Huron*†.....Atchison | G. W. Stabler. |
| ▲Hutchinson*†.....Reno | WHITELAW & ROSE. |
| Idana*†.....Clay | See Clay Centre. |
| ▲Independence*† Montg'y | LUTHER FREEMAN. |
| Inman*†..... McPherson | See McPherson. |
| ▲Iola*†.....Allen | OSCAR FOUST & SON. |
| Jamestown*†..... Cloud | F. E. Lane. |
| Jewell*†..... Jewell | D. L. Palmer. |
| ▲Johnson*..... Stanton | See Ulysses. |
| ▲Junction City*†...Geary | THOMAS DEVER. |
| ▲Kansas City*† Wyandotte | MILLER & MOORIS. |
| Kensington*†..... Smith | See Smith Center. |
| Kincaid*†.....Anderson | S. D. Whittington. |
| ▲Kingman*†.... Kingman | HAY & HAY. |
| ▲Kinsley*†..... Edwards | W. N. Beezley. |
| Kiowa*†.....Barber | Charles Runnsey. |
| Kirwin*†.....Phillips | W. A. Lindsay. |
| ▲La Crosse*†.....Rush | H. L. Anderson. |
| La Cygne*†.....Linn | M. F. Leasure. |
| Lakin*†.....Kearney | F. J. Oyler. |
| Lancaster*†.... Atchison | See Atchison. |
| Lane*†.....Franklin | See Paola. |
| ▲Larned*†.....Pawnee | W. H. VERNON. |
| ▲Lawrence*†..... Douglas | F. J. SAVAGE. Refers to Merchants' National Bank, Lawrence National Bank, and Watkins National Bank. |
| ▲Leavenworth*† Leaven'h | KELSO & VAN TUYL. Refer to any bank in the city. |
| Lebanon*†..... Smith | Jas. R. Lewis. |
| Lebo*†..... Coffey | E. R. Evans. |
| Lehigh*†..... Marion | See Marion. |
| Lenora*†..... Norton | H. R. Tillotson. |
| Leon*†..... Butler | C. L. King. |
| Leona*†..... Doniphan | See Troy. |
| Leonardville*†..... Riley | A. M. Storey. |
| ▲Leoti*†..... Wichita | J. S. Caldwell. |
| ▲Liberal*†..... Seward | T. A. Scates. |
| ▲Lincoln*†..... Lincoln | George D. Abel. |
| Lindsborg*†. McPherson | See McPherson. |
| Linn*†..... Washington | See Clifton. |
| Little River*†.....Rice | See Lyons. |
| Logan*†..... Phillips | T. M. Sullivan. |
| Long Island*†... Phillips | Giffen Culbertson. |
| Longton*†.....Elk | Fred Hamlin. |
| Lost Springs*†.....Marion | See Marion. |
| Louisburg*†.....Miami | See Paola. |
| Lucas*..... Russell | J. C. Ruppenthal, Jr. |
| ▲Lyndon*†..... Osage | J. H. Stavely. |
| ▲Lyons*†..... Rice | O. E. HOPKINS. |
| Macksville*†..... Stafford | See St. Johns. |
| Madison*†.. Greenwood | S. F. Wicker. |
| ▲Manhattan*†..... Riley | R. S. HICK. |
| ▲Mankato*†.....Jewell | T. S. Kirkpatrick. |
| ▲Marion*†..... Marion | KING & KELLEY. |
| Marquette*†. McPherson | Grattan & Grattan. |
| ▲Marysville*†.....Marshall | JOHN A. BROUGHTEN. |
| McCracken*†.....Rush | J. T. Nolan. |
| McCune*†..... Crawford | H. M. Ford. |
| McDonald*●..... Rawlins | See Atwood. |
| McLouth*†.....Jefferson | D. W. Daniels. |
| ▲McPherson*† McPherson | GEO. W. ALLISON. |
| ▲Meade*†..... Meade | Geo. S. Selvidge. |
| Medicine Lodge*† Barb'r | A. L. NOBLE. |
| ▲Melvern*†..... Osage | I. Farley. |
| Meriden*†.....Jefferson | See Valley Falls. |
| Miltonvale*†..... Cloud | James McArthur. |
| ▲Minneapolis*†....Ottawa | J. C. MURPHY. |
| Moline*†..... Elk | J. K. Glasscock. |
| Moran ..... Clay | See Clay Centre. |
| Morganville*†..... Clay | See Clay Centre. |
| Morrill*†..... Brown | See Sabetha. |
| ▲Mound City*†.....Linn | JOHN C. CANNON. |
| Moundridge*† McPhers'n | See McPherson. |
| Mound Valley*† Labette | Graham & Beggs. |
| Mount Hope*† Sedgwick | G. C. Robbins. |
| Mulvane*†..... Sumner | See Wellington. |
| Muscotah*†.....Atchison | J. R. Carico. |
| Narka*†.....Republic | B. H. Speer. |
| Noodesha*†.....Wilson | E. D. MIKESELL. |
| Neosho Falls*† Woodson | E. Q. Stillwell. |
| ▲Ness City*†..... Ness | W. F. Hague. |
| Netawaka*†.....Jackson | Andrew Neal. |
| ▲Newton*†..... Harvey | PETERS & NICHOLSON. |
| Nickerson*†..... Reno | E. M. Elliott. |
| Norcatur*†.....Decatur | See Oberlin. |
| North Topeka*†. Shawnee | See Topeka. |
| ▲Norton*†.....Norton | L. H. WILDER. |
| Nortonville*†..Jefferson | L. F. Randolph. |
| Norwich*†.....Kingman | J. W. Smith. |
| Oakley*†.....Logan | K. E. Willcockson. |
| ▲Oberlin*†.....Decatur | TULLY SCOTT. |

| Town and County. | Name. |
|---|---|
| Oketo*†.....Marshall | See Marysville. |
| ▲Olathe*†.....Johnson | PARKER & HAMILTON. |
| Olsburg*†. Pottawatomie | See Westmoreland. |
| Onaga*†.. Pottawatomie | O. J. Grover. |
| Oneida*†.....Nemaha | See Seneca. |
| Osage City*†.....Osage | J. P. McLaughlin. |
| Osawatomie*†.....Miami | See Paola. |
| ▲Osborne*†.....Osborne | SMITH & NICHOLAS. |
| ▲Oskaloosa*†... Jefferson | MORSE & CASEBIER. |
| ▲Oswego*†.....Labette | M. E. WILLIAMS. |
| ▲Ottawa*†..... Franklin | JOHN W. DeFORD. |
| Overbrook*†.....Osage | See Lyndon. |
| Oxford*†.....Sumner | Robert Collins. |
| Palmer*†... Washington | S. H. Hamilton. |
| ▲Paola*†.....Miami | FRANK M. SHERIDAN. |
| Parsons*†.....Labette | F. H. FOSTER. |
| Pawnee Rock*†..Barton | J. W. Ratcliffe. |
| Peabody*†.....Marion | C. M. Clark. |
| Perry*†.....Jefferson | R. P. Haynes. |
| ▲Phillipsburg*†....Phillips | C. A. Lewis. |
| Pittsburg*†... Crawford | CURRAN & CURRAN. |
| Plainville*†.....Rooks | See Stockton. |
| Pleasanton*†.....Linn | Blue & Riggs. |
| Pomona*†.....Franklin | See Ottawa. |
| Powhattan*†..... Brown | See Hiawatha. |
| ▲Pratt*†.....Pratt | J. G. THOMPSON. |
| Pretty Prairie*†....Reno | See Hutchinson. |
| Quenemo*†..... Osage | C. H. Leonard. |
| Quinter*●.....Gove | See Gove City. |
| Randall*†.....Jewell | J. W. Hall. |
| Randolph*†..... Riley | See Manhattan. |
| Republic*●.....Republic | See Scandia. |
| ▲Richfield*.....Morton | G. Porter Craddock. |
| Richland*†.....Shawnee | See Rossville. |
| Richmond*†....Franklin | See Ottawa. |
| Riley*†..... Riley | J. B. Rairden. |
| Robinson*†.....Brown | F. M. Pearl. |
| Rossville*†.....Shawnee | A. C. Sherman. |
| ▲Russell*†..... Russell | Laing & Ruppenthal. |
| ▲Russell Springs*...Logan | See Colby. |
| Sabetha*†.....Nemaha | Nathan Jones. |
| ▲Salina*†.....Salina | R. A. LOVITT. |
| ▲Santa Fe*†.....Haskell | See Ulysses. |
| Scandia*†.....Republic | J. P. Eaton. |
| ▲Scott*†..... Scott | T. Morse. |
| ▲Sedan*†..... Chautauqua | H. E. Sadler. |
| Sedgwick*†.....Harvey | C. L. Foster. |
| ▲Seneca*†.....Nemaha | STOWELL & NOLD. |
| Severance*†.. Doniphan | W. H. H. Curtis. |
| Severy*†.... Greenwood | L. L. Slater. |
| ▲Sharon Springs*† Wallace | W. S. Roark. |
| Simpson*.....Mitchell | See Beloit. |
| ▲Smith Center*†.....Smith | E. S. Rice. |
| Soldier*†..... Jackson | V. H. McDonald. |
| Solomon*†... Dickinson | H. Whitley. |
| South Haven*†..Sumner | See Wellington. |
| Spring Hill*†....Johnson | See Paola. |
| Stafford*†.....Stafford | C. G. WEBB. |
| Sterling*†..... Rice | F. P. GREEN. |
| ▲St. Francis*†...Cheyenne | T. F. Egan. |
| ▲St. John*†..... Stafford | Rose & Roberts. |
| St. Mary's*†. Pottawato'e | J. W. Fitzgerald. |
| St. Paul*†.....Neosho | See Erie. |
| ▲Stockton*†.....Rooks | W. B. HAM. |
| Strong*†.....Chase | Madden Bros. |
| Summerfield*†.. Marshall | See Seneca. |
| Sylvan Grove*†..Lincoln | See Lincoln. |
| ▲Syracuse*†....Hamilton | U. T. Tapscott. |
| Tescott*†.....Ottawa | See Minneapolis. |
| Thayer*†..... Neosho | S. W. Brewster. |
| Tonganoxie*† Leavenw'h | S. J. McNaughton. |
| ¶▲Topeka*†.....Shawnee | W. H. COWLES. Refers to Guilford Dudley, banker, and Bank of Topeka. |
| " ..... " | GEORGE A. HURON. Refers to First National, Central National, and Bank of Topeka. |
| " ..... " | ROSSINGTON, SMITH & HISTED. Attorneys for First National Bank and Merchants National Bank. |
| " ..... " | J. G. SLONECKER. Attorney for the Topeka Milling Co., and Topeka Railway Co. |
| Toronto*†.....Woodson | J. S. Gilson. |
| ▲Tribune*†.....Greeley | W. M. Glenn. |
| ▲Troy*†..... Doniphan | Ryan & Stewart. |
| Turon*†.....Reno | M. H. Potter. |
| Udall*†.....Cowley | See Winfield. |
| ▲Ulysses*.....Grant | T. W. Marshall. |
| Valley Falls*†. Jefferson | G. W. McCAMMON. |
| Vermillion*†...Marshall | See Marysville. |
| ▲WaKeeney*†.....Trego | W. E. Saum. |
| Wakefield*†.....Clay | See Clay Centre. |
| Walnut*†.....Crawford | See Pittsburg. |
| Wamego*†. Pattawato'e | D. V. Sprague. |
| ▲Washington*†. Wash't'n | CHARLES SMITH. |
| Waterville*†....Marshall | E. A. Perry. |
| Wathena*†.....Doniphan | F. H. Drenning. |
| Waverly*†.....Coffee | H. L. Cooper. |

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| Town and County. | Name. |
|---|---|
| Weir*† .....Cherokee | M. F. Compton. |
| ▲Wellington*† ....Sumner | C. E. ELLIOTT. |
| Wellsville*† ....Franklin | T. J. Gregory. |
| ▲Westmoreland*.Pottaw'e | Hick & Badgley. |
| Westphalia*† . Anderson | See Garnet. |
| Wetmore*† .....Nemaha | M. DeForest. |
| White City*† .....Morris | O. L. McKillip. |
| White Cloud*† Doniphan | A. S. Brewster. |
| Whitewater*† .....Butler | P. E. Ashenfelter. |
| Whiting*† .....Jackson | J. C. Archer. |
| ▲Wichita*† .....Sedgwick | HOUSTON & BROOKS. Attorneys for Kansas National Bank. |
| " ..... " | THORNTON W. SARGENT. Refers to Kansas National Bank. |
| " ..... " | THOMAS C. WILSON. Refers to any bank or county official. |
| Williamsburg*† Franklin | J. R. Finley. |
| Willis*† .....Brown | Jesse Henney. |
| Wilson*† .....Ellsworth | See Ellsworth. |
| Winchester*† .Jefferson | See Oskaloosa. |
| ▲Winfield*† .....Cowley | POLLOCK & LAFFERTY. |
| ▲Yates Center*† Woodson | E. A. RUNYAN. |

## KENTUCKY.

| Town and County. | Name. |
|---|---|
| Adairville*† .....Logan | J. B. Grubbs. |
| ▲Albany* .....Clinton | M. L. Jarvis. |
| ▲Alexandria* ....Campbell | T. M. Hill. |
| Allensville*† ..... Todd | R. P. Allensworth. |
| Ashland*† .....Boyd | D. W. STEELE, JR. |
| Auburn*† .....Logan | S. A. Bass. |
| Augusta*† .....Bracken | Geo. Doniphan. |
| Bagdad*• .....Shelby | See Shelbyville. |
| ▲Barboursville*† ....Knox | S. B. Dishman. |
| ▲Bardstown*† .....Nelson | JOHN S. KELLEY. |
| ▲Bardwell*† .....Carlisle | J. M. Nichols. |
| Beard*• .....Oldham | See La Grange. |
| ▲Beattyville*† .....Lee | H. H. HARRIS. |
| Beaver Dam*† .....Ohio | J. S Glenn. |
| ▲Bedford* .....Trimble | C. B. Terrell. |
| ▲Benton*† .....Marshall | Reed, Greer & Oliver. |
| Bloomfield*† .....Nelson | J. A. Fulton. |
| ▲Booneville* .....Owsley | J. M. Sebastian. |
| ▲Bowling Green*† Warren | SAMUEL D. HINES. |
| ▲Brandenburg* ..... Meade | J. H. Trent, Jr. |
| ▲Brookville*• .....Bracken | W. A. Byron. |
| ▲Brownsville*..Edmonson | James S. Lay. |
| Burgin*† ..... Mercer | See Harrodsburg. |
| ▲Burkesville*.Cumberland | Sandidge & Sandidge. |
| ▲Burlington*† ..... Boone | Sidney Gaines. |
| Butler*† .....Pendleton | W. M. Wilson. |
| ▲Cadiz* .....Trigg | FENTON SIMS. |
| ▲Calhoun* ..... McLean | William B. Noe. |
| Campbellsburg*† ..Henry | See New Castle. |
| ▲Campbellsville*† ..Taylor | J. M. Wood. |
| ▲Campton* .....Wolfe | A. F. Byrd. |
| Caneyville*† .... Grayson | N. C. Tilford. |
| ▲Carlisle*† ..... Nicholas | Thomas Owens. |
| ▲Carrollton*• .....Carroll | GARNET & DOWNS. |
| ▲Catlettsburg*† .....Boyd | Thomas R. Brown. |
| Cave City*† .....Barren | See Glasgow. |
| Central City*† .Muhl'berg | R. Y. Thomas, Jr. |
| Clay City*† .....Powell | James W. Lilly. |
| ▲Clinton*† ..... Hickman | W. RAY MOSS. |
| Cloverport*† Breck'ridge | D. R. Murray & Son. |
| Columbia* .....Adair | H. C. Baker. |
| Columbus*† .....Hickman | See Clinton. |
| Corbin*† .....Whitley | See Williamsburg. |
| Corinth*† .....Grant | W. W. Alcoke. |
| Corydon*† ....Henderson | Merritt & Alvis. |
| Covington*† ..... Kenton | RICHARD P. ERNST. Refers to German National Bank. |
| " ..... " | CHAS. S. FURBER. Refers to Farmers & Traders National Bank. |
| Crittenden*† .....Grant | B. F. Menefee. |
| ▲Cynthiana*† .... Harrison | EVANS & PETERSON. |
| ▲Danville*† ..... Boyle | R. T. QUISENBERRY. |
| Dixon* .....Webster | F. M. Baker. |
| Dry Ridge*† .....Grant | J. G. Blackburn. |
| ▲Eddyville*† .....Lyon | T. J. Watkins. |
| ▲Edmonton* .....Metcalfe | See Glasgow. |
| ▲Elizabethtown*† . Hardin | JAMES MONTGOMERY. |
| ▲Elkton*† .....Todd | PERKINS & TRIMBLE. |
| Eminence*† .....Henry | W. P. Thorne. |
| Erlanger*† .....Kenton | S. W. Adams. |
| Fairfield* .....Nelson | See Bardstown. |
| ▲Falmouth*† ....Pendleton | J. H. Barker. |
| ▲Flemingsburg*† Fleming | J. H. Power. |
| Fordsville*† .....Ohio | See Hartford. |
| ¶▲Frankfort*† .. Franklin | D. W. & JOHN B. LINDSEY. |
| ▲Franklin*† ..... Simpson | GEORGE C. HARRIS. |
| ▲Frenchburg ..... Menifee | L. T. Hovermale. |
| Fulton*† ..... Fulton | Ed. Thomas. |
| ▲Georgetown*† .....Scott | VICTOR F. BRADLEY. |
| Ghent*• ..... Carroll | James O. Bersatt. |
| ▲Glasgow*† .....Barren | C. D. Dickey. |
| Glencoe*† ..... Gallatin | See Warsaw. |
| ▲Grayson*† .....Carter | H. D. Gregory. |
| ▲Greensburg*† ..... Green | CHARLES H. NOGGLE. |
| ▲Greenup*† .... Greenup | W. F. Worthington. |
| ▲Greenville*† Muhlenberg | W. J. Cox. |
| Guthrie*† .....Todd | See Elkton. |
| ▲Hardinsburg*† .Bre'ridge | D. R. Murray. |
| ▲Harlan* .....Harlan | Howard & Clay. |
| ▲Harrodsburg*† ....Mercer | W. W. STEPHENSON. |
| ▲Hartford* .....Ohio | J. S. R. WEDDING. |
| ▲Hawesville*† ... Hancock | E. E. Kelly. |
| ▲Hazard* .....Perry | L. H. N. Salyer. |
| ▲Henderson*† . Henderson | YEAMAN & YEAMAN. |
| ▲Hickman*† .....Fulton | A. W. Lindsay. |
| ▲Hindman* .....Knott | W. W. Baker. |
| ▲Hodgensville*† ....La Rue | D. H. Smith. |
| ▲Hopkinsville*† .Christian | FRANK RIVES. |
| Horse Cave*† .....Hart | See Munfordville. |
| Hustonville* .....Lincoln | See Stanford. |
| ▲Hyden* .....Leslie | Bicknell & Lewis. |
| ▲Independence* ....Kenton | See Covington. |
| ▲Irvine*† .....Estell | Ridell & Ridell. |
| ▲Jackson*† .....Breathitt | G. W. FLEENOR. |
| ▲Jamestown* ..... Russell | Meadows & Garnett. |
| Jonesville .....Owen | See Owenton. |
| Kelsey .....Caldwell | See Princeton. |
| Kuttawa*† .....Lyon | See Eddyville. |
| ▲LaGrange*† .....Oldham | Peak & DeHaven. |
| ▲Lancaster*† ..... Garrard | W. O. Bradley. |
| ▲Lawrenceburg*† And'son | F. R. FELAND. |
| ▲Lebanon*† .....Marion | J. McCHORD. |
| ▲Litchfield*† .....Grayson | J. S. Wortham. |
| Lewisburg*† .....Logan | See Russellville. |
| Lewisport*† ....Hancock | B. H. Poindexter. |
| ▲Lexington*† .....Fayette | THORNTON & KERR, Attorneys for Second National Bank. |
| ▲Liberty* .....Casey | Stone & Stone. |
| ▲London*† ..... Laurel | W. S. JACKSON. |
| ▲Louisa*† ..... Lawrence | Stewart & Stewart. |
| ▲Louisville*† ....Jefferson | BARNETT & BARNETT, Attorneys for Louisville National Banking Co. and German Bank. |
| " ..... " | CHARLES S. GRUBBS, Kenyon Bldg. Refers to American National Bank. |
| " ..... " | SAM'L B. KIRBY, Kenyon Bldg. Refers to First National Bank, Louisville Trust Co. |
| " ..... " | ERNEST MACPHERSON, Louisville Trust Bldg. Attorney for Bradstreet's Co. |
| " ..... " | C. B. SEYMOUR, 308 5th St. Refers to Louisville Trust Co. and Farmers' & Drovers' Bank. |
| " ..... " | STROTHER & GORDON, Columbia Bldg. Refer to Columbia Finance & Trust Co. and Union National Bank. |
| ▲Madisonville*† ..Hopkins | J. F. DEMPSEY. |
| ▲Manchester* ..... Clay | James H. Garrard. |
| ▲Marion*† ....Crittenden | James & James. |
| ▲Mayfield*† .....Graves | Lee & Hester. |
| ▲Maysville*† .....Mason | THOMAS R. PHISTER. |
| ▲McKee* .....Jackson | M. A. Holcomb. |
| Middlesboro*† .....Bell | G. W. SAULSBERRY.] |
| Midway*† .....Woodford | Richard Godson. |
| Millersburg*† .. Bourbon | See Paris. |
| Monterey* .....Owen | T. J. Hardin. |
| ▲Monticello* .....Wayne | John W. Tuttle. |
| ▲Morehead*† .....Rowan | J. W. Riley. |
| ▲Morganfield*† .....Union | W. T. Drury. |
| ▲Morgantown* .....Butler | McClain Taylor. |
| ▲Mt. Olivet* ....Robertson | W. J. Osborne. |
| ▲Mt. Sterling*† Montg'ery | HENRY R. PREWITT. |
| ▲Mt. Vernon*† Rockcastle | P. D. Colver. |
| ▲Munfordville*† .....Hart | H. A. Watkins. |
| ▲Murray*† ..... Calloway | G. C. Dluguid. |
| ▲New Castle*• .....Henry | W. W. Turner. |
| New Haven*† .... Nelson | See Bardstown. |
| New Liberty* ..... Owen | See Owenton. |
| Newport*† .....Campbell | SCHROLL & BARBOUR. |
| ▲Nicholasville*† .Jes'mine | B. P. CAMPBELL. |
| No. Middletown* Bourbon | See Paris. |
| ▲Owensboro*† ....Daviess | HUGH A. WILLIAMS. |
| ▲Owenton*† .....Owen | Lindsay & Botts. |
| ▲Owingsville*• .....Bath | R. Gudgell & Son. |
| ▲Paducah*† ....McCracken | GREER & REED. |
| ▲Paintsville* .....Johnson | J. P. Wells. |
| ▲Paris*† .....Bourbon | CLIFTON ARNSPARGER. |
| Pembroke*† ....Christian | See Hopkinsville. |
| Perryville* .....Boyle | W. J. Lisle. |
| Petersburg* .....Boone | See Burlington. |
| ▲Pikeville* .....Pike | James Sowards. |
| ▲Pineville*† .....Bell | METCALF & ROLLINS. |
| Pleasureville*• .....Henry | See New Castle. |
| Port Royal..... Henry | See New Castle. |
| ▲Prestonsburg* ..... Floyd | E. L. Stephens. |
| ▲Princeton*† .... Caldwell | WM. MARBLE. |
| Providence*† ....Webster | Gordon & Gordon. |
| ▲Richmond*† ....Madison | J. A. SULLIVAN. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Rochester*†.....Butler | See Morgantown. |
| ▲Russellville*†.....Logan | H. S. McCUTCHEN. |
| Sacramento*.....McLean | E. B. McEwen. |
| Sadieville*†.....Scott | See Georgetown. |
| ▲Salyersville*.....Magoffin | E. L. Stephens. |
| ▲Sandyhook*.....Elliott | J. B. Hannah. |
| ▲Scottsville*●.....Allen | W. C. GOAD. |
| Sebree*†.....Webster | See Henderson. |
| Sharpsburg*.....Bath | J. C. Nelson. |
| Shelbyville*†.....Shelby | J. C. BECKHAM. |
| ▲Shepherdsville*†..Bullitt | J. F. Combs. |
| ▲Smithland*●...Livingston | Charles H. Webb. |
| Smith's Grove*†..Warren | See Bowling Green. |
| ▲Somerset*†.....Pulaski | O. H. WADDLE. |
| Sonora*†.....Hardin | See Elizabethtown. |
| ▲Springfield*†Washington | T. W. Simms, Jr. |
| Stamping Ground*†Scott | See Georgetown. |
| ▲Stanford*†.....Lincoln | J. S. OWSLEY, Jr. |
| ▲Stanton*†.....Powell | Atkinson & Spencer. |
| Sturgis*†.....Union | J. Mack Thompson. |
| Sulphur*†.....Henry | See New Castle. |
| ▲Taylorsville*●.....Spencer | L. B. Brown. |
| ▲Tompkinsville*..Monroe | Richardson & Spear. |
| Trenton*†.....Todd | Otis Wilson. |
| Uniontown*†.....Union | Robert G. Byrne. |
| ▲Vanceburg*†.....Lewis | W. C. Halbert. |
| ▲Versailles*†..Woodford | D. L. THORNTON. |
| Vine Grove*†.....Hardin | See Elizabethtown. |
| Walton*†.....Boone | See Burlington. |
| ▲Warfield.....Martin | See Paintsville. |
| ▲Warsaw*.....Gallatin | L. L. Tiller. |
| ▲West Liberty*.....Morgan | Finley E. Fogg. |
| West Louisville...Daviess | See Owensborough. |
| ▲Whitesburg*.....Letcher | D. D. Fields & Son. |
| Whitesville*†.....Daviess | See Owensborough. |
| ▲Wickliffe*†.....Ballard | BUGG & WICKLIFFE. |
| ▲Williamsburg*†.Whitley | J. N. SHARP. |
| ▲Williamstown*†...Grant | M. D. Gray. |
| ▲Winchester*†.....Clark | LEELAND HATHAWAY. |

## LOUISIANA.

| Town and County. | Name. |
|---|---|
| Abbeville*●...Vermillion | J. N. Greene. |
| ▲Alexandria*†.....Rapides | JOHN C. RYAN. |
| ▲Amite*†.....Tangipahoa | O. P. Amacker. |
| ▲Arcadia*†.....Bienville | J. C. Reynolds. |
| ▲Bastrop*†.....Morehouse | Bussey & Napp. |
| ¶▲Baton Rouge*†E.Ba.R. | THOS. J. KERNAN. |
| Bayou Sara*†W.Feliciana | See St. Francisville. |
| ▲Bellevue.....Bossier | See Benton. |
| ▲Benton*†.....Bossier | Joannes Smith. |
| ▲Cameron*.....Cameron | See Lake Charles. |
| ▲Clinton*†.East Feliciana | W. F. KERNAN. |
| ▲Colfax*.....Grant | W. C. Roberts. |
| ▲Columbia*†.....Caldwell | Hundley & Chick. |
| ▲Convent*†.....St. James | See New Orleans. |
| ▲Coushatta*†.....Red River | W. A. Wilkinson. |
| ▲Covington*†St. Tam'any | Clay Elliott. |
| ▲Crowley*†.....Acadia | J. E. Barry. |
| ▲Donaldsonville*†Asc'n'n | E. N. PUGH. |
| ▲Edgard.St. John the Bapt. | See New Orleans. |
| ▲Farmerville*.....Union | R. B. Dawkins. |
| ▲Floyd*.....West Carroll | Gray & McIntosh. |
| ▲Franklin*†.....St. Mary | PHILIP H. MENTZ. |
| ▲Franklinton*†Washin'ton | P. B. Carter. |
| ▲Greensburg*...St. Helena | W. C. Pipkin. |
| ▲Gretna*.....Jefferson | See New Orleans. |
| ▲Hahnville.....St. Charles | See New Orleans. |
| Hammond*†Tangipahoa | W. M. Wright. |
| ▲Harrisonburg*.Catahoula | D. N. Thompson. |
| ▲Homer*†.....Claiborne | J. E. MOORE. |
| ▲Houma*†...Terre Bonne | H. M. Wallis, Jr. |
| Jeanerette*†.....Iberia | See New Iberia. |
| Jennings*†.....Calcasieu | See Lake Charles. |
| ▲Lafayette*†...Lafayette | Charles D. Caffery. |
| ▲Lake Charles*†Calcasieu | C. A. McCOY. |
| ▲Lake Providence*†E.Car'l | John E. Ransdell. |
| ▲Leesville*●.....Vernon | J. R. Monk. |
| ▲Mansfield*†.....De Soto | J. W. Parsons. |
| ▲Many*†.....Sabine | W. P. Good. |
| ▲Marksville*†..Avoyelles | JOFFRION & JOFFRION. |
| ▲Minden*†.....Webster | L. K. Watkins. |
| ▲Monroe*†.....Ouachita | E. T. LAMKIN. |
| Morgan City*†..St. Mary | Septime Landux. |
| ▲Napoleonville*Assumpt'n | John Marks. |
| ▲Natchitoches*†Nat'ches | SCARBOROUGH & CARVER. |
| ▲New Iberia*†.....Iberia | WEEKS & WEEKS. |
| ▲New Orleans*●†..Orleans | HARRY H. HALL, 807 Carondelet St. Corporation, probate, and commercial law. Refers to Whitney National Bank. |
| " ..... " | EDWIN T. MERRICK, 230 Carondelet St. Refers to Hibernia National Bank, and Louisiana National Bank. |
| " ..... " | PARKERSON & TOBIN, Liverpool & London & Globe Bldg. Refer to State, New Orleans, and Hibernia National banks. |
| " ..... " | RICHARDSON & SOULE, Morris Bldg. Attorneys for New Orleans National Bank. |
| ▲Newroads*Pointe Coupee | W. C. Carruth. |
| ▲Opelousas*†..St. Landry | T. H. Lewis. |
| Patterson*†.....St. Mary | See Franklin. |
| ▲Plaquemine*●†..Iberville | TOLBERT & HEBERT. |
| ▲Pointe a la Hache* Plaquemines | P. A. Barry, *collector*. |
| ▲Port Allen*†W. Baton R. | See Baton Rouge. |
| Rayne*●†.....Acadia | Barry & Story. |
| ▲Rayville*●†.....Richland | J. W. Willis. |
| ▲Ruston*●†.....Lincoln | J. B. Halstead. |
| ▲Shreveport*●†.....Caddo | T. ALEXANDER. |
| ▲Sparta*.....Bienville | J. J. Sprawls. |
| ▲Springville.....Livingston | Kemp & Kemp. |
| ▲St. Bernard...St. Bernard | A. Estopional, Jr. |
| ▲St. Francisville*W.Felicl'a | J. L. Goslan. |
| ▲St. Joseph*†.....Tensas | Young & Young. |
| ▲St. Martinville*●.St. Martin | James Simon. |
| ▲Tallulah*●†.....Madison | Stone & Holmes. |
| ▲Thibodeaux*●†Lafourche | CLAY, KNOBLOCH & SON. |
| ▲Vernon*.....Jackson | N. M. Smith. |
| ▲Vidalia*●†.....Concordia | Boatner & Rough. |
| Washington*●†St. Landry | JAMES P. O'REILLY. |
| Whitecastle*●†..Iberville | See Plaquemine. |
| ▲Winnfield*.....Winn | Henry Bernstein. |
| ▲Winnsboro*●†...Franklin | C. L. Berry. |

## MAINE.

| Town and County. | Name. |
|---|---|
| ▲Alfred*●†.....York | Samuel M. Came. |
| ▲Auburn*●†.Androscoggin | OAKES, PULSIFER & LUDDEN |
| ¶▲Augusta*●†...Kennebec | HEATH & ANDREWS. |
| ▲Bangor*●†.....Penobscot | MARTIN & COOK. |
| Bar Harbor*●†..Hancock | JOHN A. PETERS, Jr. |
| ▲Bath*●†.....Sagadahoc | JOSEPH M. TROTT. |
| ▲Belfast*●†.....Waldo | THOMPSON & WARDWELL. |
| Bethel*●†.....Oxford | Herrick & Park. |
| Biddeford*●†.....York | MASON & WEYMOUTH. |
| Boothbay*.....Lincoln | C. R. Tupper. |
| Brewer*●†.....Penobscot | F. A. Floyd. |
| Bridgton*●†.Cumberland | A. H. & E. C. Walker. |
| Brunswick*●†Cumberland | BARRETT POTTER. |
| Buckfield*●†.....Oxford | See Canton. |
| Bucksport*●†.....Hancock | O. F. Fellows. |
| ▲Calais*●†.....Washington | HANSON & ST. CLAIR. |
| Camden*●†.....Knox | J. H. Montgomery. |
| Canton*●.....Oxford | John P. Swasey. |
| Caribou*●†.....Aroostook | B. L. FLETCHER. |
| Damariscotta*●†.Lincoln | Pierce & Hall. |
| Dexter*●†.....Penobscot | L. B. WALDRON. |
| ▲Dover*●†.....Piscataquis | Peaks & Smith. |
| Eastport*●†..Washington | S. D. Leavitt. |
| ▲Ellsworth*●†.....Hancock | J. A. PETERS, Jr. |
| Fairfield*●†.....Somerset | Johnson & McFadden. |
| ▲Farmington*●†..Franklin | J. C. HOLMAN. |
| Ft. Fairfield*●†Aroostook | Herbert T. Powers. |
| Freeport*●†..Cumberland | See Yarmouth. |
| Fryeburg*●†.....Oxford | E. E. Hastings. |
| Gardiner*●†.....Kennebec | O. B. CLASON. |
| Gorham*●†..Cumberland | John A. Waterman. |
| Guilford*●†..Piscataquis | Henry Hudson. |
| Hallowell*●†...Kennebec | See Augusta. |
| ▲Houlton*●†.....Aroostook | POWERS & POWERS. |
| Kennebunk*●†.....York | W. L. Dane. |
| Kingfield*●.....Franklin | H. S. Wing. |
| Lewiston*●†.Androscog'n | WHITE & CARTER. |
| Limerick*.....York | Frank M. Higgins. |
| Lisbon Falls*●†.And'c'g'n | H. E. Coolidge. |
| LivermoreFalls*●†A'd'gin | John H. Maxwell. |
| ▲Machias*●†...Washington | C. B. DONWORTH. |
| Madison*●†.....Somerset | C. A. Wilbur. |
| McKinley.....Hancock | See Ellsworth. |
| MechanicFalls*●†And'g'n | J. M. Libby. |
| New Castle*†.....Lincoln | H. E. Hall. |
| Newport*●†.....Penobscot | J. M. Sanborn. |
| North Berwick*●†...York | See Somersworth, N. H. |
| Norway*●†.....Oxford | E. F. Smith. |
| Oakland*●†.....Kennebec | George W. Field. |
| Oldtown*●†.....Penobscot | JOSEPH F. GOULD. |
| ▲Paris*†.....Oxford | See South Paris. |
| Phillips*●†.....Franklin | F. E. Timberlake. |
| Pittsfield*●†.....Somerset | J. W. Manson. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| ▲Portland*•† .Cumberland | SETH L. LARRABEE, general law practice. Attorney for Chapman National Bank. |
| " ..... " | PAYSON & VIRGIN, Attorneys for Merchants' Nat'l Bank and H. M. Payson & Co., bankers. |
| " ..... " | B. D. & H. M. VERRILL, Attorneys for Casco National and Canal National banks. |
| Presque Isle*•†Aroostook | George H. Smith. |
| Richmond*•† ..Sagadahoc | W. T. Hall. |
| ▲Rockland*•† .....Knox | W. H. FOGLER. |
| Rockport*•† .....Knox | G. H. M. Barrett. |
| Rumford Falls*•†.Oxford | George D. Bisbee. |
| Saco*•† .....York | FAIRFIELD & MOORE. |
| Sanford*•† .....York | Fred J. Allen. |
| Searsport*•† .....Waldo | W. T. C. Runnels. |
| ▲Skowhegan*•† ..Somerset | GEORGE W. GOWER. |
| South Berwick*†.....York | W. H. Downs. |
| South Paris*•† .....Oxford | George A. Wilson. |
| Thomaston*•† .....Knox | JOSEPH E. MOORE. |
| Tremont* .....Hancock | George R. Fuller. |
| Waldoboro*•† ....Lincoln | O. D. Castner. |
| Waterville*•† ..Kennebec | C. W. HUSSEY. |
| Westbrook*•† Cumberla'd | Wm. Lyons. |
| West Buxom*.....York | J. M. Marshall. |
| Wilton*•†..... Franklin | C. N. Blanchard. |
| ▲Winthrop*•† ...Kennebec | H. E. Foster. |
| ▲Wiscasset*•†.....Lincoln | Rufus K. Sewall. |
| Yarmouth*•† Cumberland | G. F. McQuillan. |
| York Village*.....York | James T. Davidson. |

## MARYLAND.

| Town and County. | Name. |
|---|---|
| Aberdeen*•† .....Harford | Septimus Davis. |
| ¶▲Annapolis*•†Anne Ar'd'l | JAMES W. MUNROE. |
| Baltimore*†•...Baltimore | BROWN & BRUNE, 222 St. Paul St. Counsel in bank and corporation matters. |
| " ..... " | A. BERNARD CHANCELLOR, 108 East Lexington St. References: Fidelity & Deposit Co., and John L. Williams & Sons, bankers, Richmond, Va. |
| " ..... " | ELLIOTT & HOFFMAN, Equitable Building. *Our specialty:* Mercantile law and collections. |
| " ..... " | N. RUFUS GILL & SONS, 215 St. Paul St. commercial litigation and collections. Attorneys for Old Town Bank. |
| " ..... " | HINKLEY & MORRIS, 215 North Charles St. Prompt attention to collections. Reference: National Union Bank. |
| " ..... " | HODSON & HODSON, 6 East Lexington St. Attorneys, Solicitors, and Proctors. Reference: National Marine Bank. |
| " ..... " | FIELDER C. SLINGLUFF, Fidelity Bldg. Attorney for Baltimore Traction Co., Commercial & Farmers' Nat. Bank. |
| " ..... " | STEINER & PUTZEL, Law Bldg. Long distance telephone 3388. Reference: Nat. Union Bk. |
| " ..... " | SYLVAN HAYES LAUCHHEIMER, Equitable Bldg. Attorney for Clothiers Board of Trade and Standard Sewing Machine Co. |
| " ..... " | WILLIS & HOMER, 213 Courtland St. Attorneys for Second National and German-American banks. |
| Barton*† .....Allegany | See Cumberland. |
| ▲Bel Air*•†.....Harford | STEVENSON A. WILLIAMS. |
| Berlin*•† ..... Worcester | See Snow Hill. |
| Brunswick*•† ..Frederick | See Frederick. |
| ▲Cambridge*•† Dorchester | THOMAS W. SIMMONS. |
| Canton .....Baltimore | See Baltimore. |
| Catonsville*•† . Baltimore | See Baltimore. |
| ▲Centreville*•† Queen An'e | Philemon B. Hopper. |
| ▲Chestertown*•† .....Kent | HARRISON W. VICKERS. |
| Cockeysville*•† Baltimore | See Towson. |
| Crisfield*•† .....Somerset | Clarence P. Langford. |
| ▲Cumberland*•†...Allegany | D. LINDLEY SLOAN. |
| Delmar .....Sussex | (P.O. Delmar, Del.) See Salisbury. |
| ▲Denton*•.....Caroline | Henry R. Lewis. |
| Dickeyville*... Baltimore | See Baltimore. |
| ▲Easton*•† .....Talbot | WM. H. ADKINS. |
| ▲Elkton*•† ..... Cecil | L. MARSHALL HAINES. |
| Ellicott City*•† . Howard | John G. Rogers. |
| Emmitsburg*•† Fr'd'rick | See Frederick. |
| Federalsburg*•† .Caroline | See Denton. |
| ▲Frederick*•†...Frederick | JACOB ROHRBACK. |
| Frostburg*†.....Allegany | Clayton J. Purnell. |
| Gaithersb'rg*•† M'tg'm'ry | Talbott & Talbott. |
| ▲Hagerstown*•† Wash'gt'n | ARMSTRONG & SCOTT. |
| Hancock*•† ..Washington | See Hagerstown. |
| Havre de Grace*•†H'rf'rd | See Aberdeen. |
| Hyattsville*•†Prince Geo. | Rogers & Rogers. |
| ▲Laplata*•† .....Charles | Walter J. Mitchell. |
| Laurel*•† Prince George's | C. H. Stanley. |
| ▲Leonardtown*...St. Mary | D. C. Hammitt. |
| Lonaconing*†....Allegany | D. LINDLEY SLOAN. |
| Middletown*†..Frederick | See Frederick. |
| Mount Airy*•† ....Carroll | See Westminster. |
| New Windsor*•....Carroll | Lewis Diehlman. |
| North East*•† .....Cecil | See Elkton. |
| ▲Oakland*•†.....Garrett | Gilmore S. Hamill. |
| Oxford*•†.....Talbot | See Easton. |
| Pocomoke City*•† W'r'st'r | C. O. Melvin. |
| Port Deposit*•† .....Cecil | See Elkton. |
| Port Tobacco*•...Charles | See Laplata. |
| ▲Prince Frederickstown* Calvert | John B. Gray. |
| ▲Princess Anne*•†Som'rset | MILES & STANFORD. |
| Rising Sun*•† .....Cecil | See Elkton. |
| ▲Rockville*•† Montgomery | Anderson & Bouic. |
| ▲Salisbury*•† ..Wicomico | JAMES E. ELLEGOOD. |
| Sandy Spring*†.M'tg'm'ry | See Rockville. |
| Sharpsburg*•†..Wash'ton | See Hagerstown. |
| Smithsburg*•† . Wash'ton | See Hagerstown. |
| ▲Snow Hill*•†...Worcester | R. D. JONES. |
| St. Michaels*•†.....Talbot | See Easton. |
| Taneytown*•†.....Carroll | See Westminster. |
| Taylors Island Dorch'ster | See Cambridge. |
| Thurmont*•†...Frederick | See Frederick. |
| ▲Towson*•† .....Baltimore | Elmer J. Cook. |
| Trappe*•†.....Talbot | See Easton. |
| Union Bridge*•† ..Carroll | See Westminster. |
| Uniontown*.....Carroll | See Westminster. |
| ▲Upper Marlboro*•†Pr. Geo. | Magruder & Wilson. |
| ▲Westminster*•† ..Carroll | JOHN M. REIFSNIDER. |
| Williamsport*•†Wash'ton | See Hagerstown. |
| Woodsboro*•† .Frederick | See Frederick. |

## MASSACHUSETTS.

| Town and County. | Name. |
|---|---|
| ▲Abington*•† ...Plymouth | Cook & Coughlan. |
| Adams*•† .....Berkshire | W. H. Bixby. |
| Amesbury*•†.....Essex | See Newburyport. |
| Amherst*•† ...Hampshire | Hamlin & Reilley. |
| Andover*•†.....Essex | George H. Poor. |
| Arlington*•†...Middlesex | See Watertown. |
| Ashburnham*•† Worc'st'r | See Fitchburg. |
| Athol*•† .....Worcester | GEORGE W. HORR, LL.B. |
| Athol Center*†Worcester | See Athol. |
| Attleborough*•† ..Bristol | F. I. Babcock. |
| Ayer*•† .....Middlesex | A. S. Hudson. |
| Baldwinsville*•† Wo'c'st'r | Edward L. Hill. |
| ▲Barnstable*•† .Barnstable | THOMAS C. DAY. |
| Barre*†.....Worcester | John W. Mawbey. |
| Belmont*•† ....Middlesex | J. F. Ruckley. |
| Beverly*•† .....Essex | J. F. McGOWAN. |
| ¶▲Boston*•†.....Suffolk | HERBERT L. BAKER, 30 Court St. Refers to Beacon Trust Co. |
| " ..... " | JOHN HASKELL BUTLER, 244 Washington St. General practice. References: Winthrop Nat. Bk. and Old Colony Tr. Co. |
| " ..... " | WM. E. L. ILLAWAY & H. M. BURTON, Tremont Bldg. Refer to Boylston National Bank and Mechanics National Bank. |
| " ..... " | H. J. JAQUITH, 61 Equitable Bldg (formerly president Traders National Bank, Boston). Practices in State and Federal courts. Special attention given to banking business. |
| " ..... " | KENDALL, MOORE & BURBANK, 77 Bedford St. Attorneys for the Mercantile Law Co. Collections, commercial and corporation law. |
| " ..... " | NICHOLS & COBB, 40 Water St. Attorneys for Nat. Exch. Bank. |
| " ..... " | WM. H. PREBLE, Sears Bldg. Commercial litigation, collections and insolvency cases a specialty. Refers to Wheeler & Wilson Mfg. Co., Boston. |
| " ..... " | AUGUSTINE H. READ. The only Commissioner given for Boston. 20 Devonshire St. Depositions carefully taken. Refers to Continental Nat. Bk. |
| " ..... " | W. F. & W. S. SLOCUM, Herald Bldg. General law practice in State and Federal courts. Corporation, commercial, probate, and insolvency law. Refer to National Hide & Leather Bank. |
| " ..... " | WILLIAM G. WAITT, Equitable Bldg. Corporation, probate, and commercial law and collections. Refers to Shoe & Leather National Bank. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Bridgewater*† Plymouth | Hosea Kingman. |
| Brockton*† ...Plymouth | HERBERT H. CHASE. |
| Brookline*† .....Norfolk | See Boston. |
| Cambridge*† .. Middlesex | AUGUSTINE J. DALY. |
| Cambridgeport*†Mid'sex | See Cambridge. |
| Canton*† .....Norfolk | See Dedham. |
| Chelsea*† .....Suffolk | WILLIAM M. NOBLE, address 53 State Street, Boston. |
| Chicopee*† ....Hampden | Luther White. |
| ChicopeeFalls*†.Hamp'n | See Chicopee. |
| Clinton*† .....Worcester | EDMOND A. EVANS. |
| Cohasset*† .....Norfolk | Louis T. Cushing. |
| Concord*† ....Middlesex | Prescott Keyes. |
| Conway*† .....Franklin | See Greenfield. |
| Danvers*† .....Essex | Daniel N. Crowley. |
| ▲Dedham*†.....Norfolk | A. C. SMITH. |
| East Bridgewater*†Ply'th | R. O. Harris. |
| East Cambridge*†Mid's'x | See Boston. |
| Easthampton*†Hamps're | Edward L. Shaw. |
| East Weymouth*†Norf'k | See Weymouth. |
| ▲Edgartown*† ..... Dukes | C. G. M. Dunham. |
| Essex*† .....Essex | See Gloucester. |
| Everett*† .....Middlesex | See Lowell. |
| Fairhaven*†.....Bristol | A. B. Collins. |
| Fall River*†.....Bristol | JACKSON, SLADE & BORDEN, Attorneys for Fall River National Bank and Second National Bank. |
| " ..... " | SWIFT & GRIME, Attorneys for Pocasset National Bank and National Union Bank. |
| Falmouth*† ..Barnstable | See Barnstable. |
| ▲Fitchburg*† ..Worcester | CHARLES E. WARE. |
| Florence*† ...Hampshire | See Northampton. |
| Foxborough*† ..Norfolk | ROBERT W. CARPENTER. |
| Framingham*†. Mid'esex | J. L. O'NEILL. |
| Franklin*† .....Norfolk | Wiggins & Doe. |
| Gardner*† .....Worcester | PIERCE & STILES. |
| Georgetown*† .. Essex | W. A. Butler. |
| Gloucester*†.....Essex | HENRI N. WOODS. Refers to Cape Ann National Bank. |
| Grafton*† ....Worcester | See Worcester. |
| Great Barrin'n*†B'kshire | A. CHALKLEY COLLINS. |
| ▲Greenfield*†.....Franklin | GREENE & DAVENPORT. |
| Harwich*†.....Barnstable | See Barnstable. |
| Haverhill*† .....Essex | POOR & FULLER. |
| Haydenville*† .Hamps're | See Northampton. |
| Hingham*† ....Plymouth | Walter L. Bowle. |
| Holliston*† ....Middlesex | J. P. Dexter. |
| Holyoke*† .....Hampden | P. J. GARVEY. |
| Hopkinton*†..Middlesex | George L. Hemenway. |
| Hudson*†. .....Middlesex | James T. & R. E. Joslin. |
| Hyannis*† .....Barnstable | Henry H. Baker, Jr. |
| Hyde Park*† ....Norfolk | E. C. JENNY. |
| Ipswich*† .....Essex | George H. Hayes. |
| ▲Lawrence*† .....Essex | SWEENEY & DOW. |
| Lee*† .....Berkshire | P. H. Casey. |
| Leicester*† ...Worcester | Henry O. Smith. |
| Lenox*† .....Berkshire | See Pittsfield. |
| Leominster*†.Worcester | HARRY C. BASCOM. |
| Lexington*† ..Middlesex | A. E. Scott. |
| ▲Lowell*† .....Middlesex | BURKE & CORBETT. |
| Ludlow*• ..... Hampden | See Springfield. |
| Lynn*† .....Essex | EUGENE T. McCARTHY. |
| Malden*† ..... Middlesex | P. J McGUIRE. |
| Manchester*† .....Essex | See Gloucester. |
| Marblehead*† .....Essex | Wm. D. T. Trefey. |
| Marlboro*† ..... Middlesex | J. W. McDonald. |
| Medford*† ....Middlesex | B. F. Hayes. |
| Medway*† ..... Norfolk | A. T. Johnson. |
| Melrose*† .....Middlesex | Kern & McLoud. |
| Merrimac*† .....Essex | T. H. Hoyt. |
| Methuen*† .....Essex | Wm. M. Rogers. |
| Middleboro*† .Plymouth | George W. Stetson. |
| Milford*† .....Worcester | L. E. Fales. |
| Millbury*† ....Worcester | H. W. Aiken. |
| Milton*† .....Norfolk | See Boston. |
| Monson*† .....Hampden | See Springfield. |
| ▲Nantucket*† ..Nantucket | ALLEN COFFIN. |
| Natick*† .....Middlesex | I. W. Parker. |
| ▲New Bedford*† ..Bristol | HOMER W. HERVEY. |
| Newbury† .....Essex | See Newburyport. |
| ▲Newburyport*† .....Essex | THOMAS HUSE. |
| Newton*† .... Middlesex | See Boston. |
| Newton Center*†Mid'sex | WILLIAM M. NOBLE. Address 53 State St., Boston. |
| Newtonville*† Middlesex | See Newton Center. |
| North Adams*†. Berks're | BEER & DOWLIN. |
| ▲Northampton*†Hamps're | HAMMOND & FIELD. |
| No. Attleborough*†Bris'l | F. B. Byram. |
| Northborough*† Wo'ster | William M. Brigham. |
| No. Brookfield*†Wo'ster | Henry W. King. |
| No. Cambridge*†Mid'sex | See Boston. |
| North Easton*† ..Bristol | M. L. Uram. |
| Norwell*• .....Plymouth | H. T. Fogg. |
| Oakdale*† ..... Worcester | Cutting & Sheehan. |
| Orange*† ..... Franklin | E. S. Hall. |
| Oxford*† ..... Worcester | See Worcester |
| Palmer*† .....Hampden | GARDNER & GARDNER. |
| Peabody*† .....Essex | A. W. Sim. |

| Town and County. | Name. |
|---|---|
| ▲Pittsfield*† ... Berkshire | E. T. SLOCUM. |
| ▲Plymouth*† ...Plymouth | EDWARD A. BURNETT. |
| Provincetown*†Barn'ble | J. H. Hopkins. |
| Quincy*† .....Norfolk | W. W. JENNESS. |
| Randolph*† ..... Norfolk | John V. Beal. |
| Reading*† .... Middlesex | Solon Bancroft. |
| Rockland*† ... Plymouth | George W. Kelley. |
| Rockport*† ..... Essex | See Gloucester. |
| Rowley*† ..... Essex | See Newburyport. |
| ▲Salem*† ..... Essex | HUNTINGTON & FITZ. |
| Salisbury*• ..... Essex | See Newburyport. |
| Shelburne Falls*† Fra'lin | Henry M. Puffer. |
| Somerville*†..Middlesex | See Boston. |
| South Braintree*†.Nor'k | See Boston. |
| Southbridge*†Worcester | Henry B. Montague. |
| So. Framingham*†Md'l'x | John M. Merriam. |
| South Weymouth*†Nor'k | See Abington. |
| S. Yarmouth*†Barnstable | See Barnstable. |
| Spencer*† .... Worcester | A. W. Curtis. |
| ▲Springfield*† ..Hampden | GARDNER & GARDNER. |
| Stockbridge*† Berkshire | See West Stockbridge. |
| Stoneham*†...Middlesex | W. B. Stevens. |
| Stoughton*† .....Norfolk | Oscar A. Marden. |
| ▲Taunton*† .....Bristol | H. J. FULLER. |
| Townsend*† ...Middlesex | C. F. Worcester. |
| Turner's Falls*†Franklin | Greene & Davenport (*see Greenfield*). |
| Uxbridge*† .. Worcester | W. J. Taft. |
| Wakefield*†....Middlesex | Samuel K. Hamilton. |
| Wales*†.....Hampden | H. A. McFarland. |
| Waltham*†.....Middlesex | M. J. Connelly. |
| Ware*† .....Hampshire | Coney & Schoomaker. |
| Wareham*† ....Plymouth | See New Bedford. |
| Warren*† .... Worcester | E. C. SAWYER. |
| Watertown*† .Middlesex | Joseph P. Lyons. |
| Webster*† ....Worcester | H. J. Clarke. |
| Wellfleet*† ...Barnstable | See Barnstable. |
| Westborough*† Wor'ster | JOSHUA E. BEEMAN. |
| Westfield*† ....Hampden | M. B. Whitney. |
| West Gardner*†. Wor'ster | See Gardner. |
| Westminster*† Worcester | See Fitchburg. |
| West Newbury*† ...Essex | See Newburyport. |
| West Newton*† .Mid'sex | LAWRENCE BOND. |
| WestStockbridge*†Berk. | W. C. Spaulding. |
| Weymouth*† .....Norfolk | A. P. WORTHEN. |
| Whitinsville*†Worcester | See Worcester. |
| Whitman*† ....Plymouth | O. L. Bonney. |
| Williamstown*†Berkshire | Sanborn Gove Tenney. |
| Winchendon*† .Wor'ster | F. B. Spalter. |
| Winchester*† .Middlesex | G. S. Littlefield. |
| Woburn*† .....Middlesex | JOHN G. MAGUIRE. |
| ▲Worcester*† ..Worcester | RICE, KING & RICE. |
| Wrentham*† ....Norfolk | Samuel Warner. |
| Yarmouth*•...Barnstable | See Barnstable. |

## MICHIGAN.

| | |
|---|---|
| Addison*• ..... Lenawee | See Adrian. |
| ▲Adrian*† ..... Lenawee | JOHN E. BIRD. |
| Albion*† ..... Calhoun | M. D. Weeks. |
| Algonac*†..... St. Clair | See Marine City. |
| ▲Allegan*† ..... Allegan | I. C. MONTAGUE. |
| Allen*† ..... Hillsdale | F. A. Roethlisberger. |
| Alma*† ..... Gratiot | Francis Palmer. |
| Almont*†..... Lapeer | F. P. Andrus. |
| ▲Alpena*† ..... Alpena | H. K. GASTIN. |
| ▲Ann Arbor*† Washtenaw | M. J. CAVANAUGH. |
| Applegate*† ..... Sanilac | See Carsonville. |
| Armada*†..... Macomb | Bert C. Preston. |
| Ashley*†..... Gratiot | See Ithaca. |
| Athens*†..... Calhoun | N. L. Rowe. |
| ▲Atlanta* .. Montmorency | See Gaylord. |
| Au Sable*†..... Iosco | C. R. HENRY. |
| ▲Autraine*†..... Alger | See Marquette. |
| ▲Bad Axe*†..... Huron | CHARLES L. HALL. |
| ▲Baldwin*†..... Lake | See Reed City. |
| Bancroft*†...Shiawassee | See Corunna. |
| Bangor*† .... Van Buren | W. G. Bessey. |
| Barryton* ..... Mecosta | See Big Rapids. |
| Battle Creek*†..Calhoun | O. S. CLARK. |
| ▲Bay City*†..... Bay | FRANK S. PRATT. |
| Bay Port*†..... Huron | See Bad Axe. |
| Belding*†..... Ionia | See Greenville. |
| ▲Bellaire*† ..... Antrim | Leavitt & Guile. |
| Bellevue*†..... Eaton | George P. Stevens. |
| Benton Harbor*†Berrien | FRANK P. GRAVES. |
| Benzonia*†..... Benzie | Wilson & Bailey. |
| Berrien Springs*†Berrien | R. D. Dix. |
| ▲Bessemer*† .....Gogebic | S. S. Cooper. |
| ▲Big Rapids*†.....Mecosta | J. BARTON. |
| Birmingham*†...Oakland | See Pontiac. |
| Bilisfield*†..... Lenawee | John A. Riley. |
| Breckenridge*†..Gratiot | See St. Louis. |
| Brighton*†.....Livingston | B. T. O. Clark. |
| Britton*† ..... Lenawee | See Adrian. |
| Bronson*†..... Branch | M. Thompson. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Brooklyn*†..... Jackson | J. E. Shehell. |
| Brown City*†..... Sanilac | Jesse A. Rapley. |
| Buchanan*†..... Berrien | A. A. Worthington. |
| Burr Oak*†.. St. Joseph | A. M. Graham. |
| Byron*†..... Shiawassee | See Corunna. |
| ▲Cadillac*†..... Wexford | FRED S. LAMB. |
| Caledonia*†..... Kent | See Grand Rapids. |
| Calumet*† .... Houghton | See Houghton. |
| Capac*†..... St. Clair | Charles S. Warn. |
| ▲Caro*†† ..... Tuscola | Walter J. Gamble. |
| Carson City*† Montcalm | Lee A. Lyon. |
| Carsonville*†.... Sanilac | Thomas G. Graham. |
| Caseville*†..... Huron | See Badaxe. |
| Cass City*†..... Tuscola | J. D. Brooker. |
| ▲Cassopolis*†..... Cass | L. H. GLOVER. |
| Cedar Springs*†..... Kent | See Grand Rapids. |
| Central Lake*†.....Antrim | M. W. Neukirk. |
| ▲Centerville*† St. Joseph | H. P. Stewart. |
| ▲Charlevoix*† Charlevoix | See Petoskey. |
| ▲Charlotte*†..... Eaton | LYMAN H. McCALL. |
| ▲Cheboygan*†..Cheboygan | GEORGE W. BELL. |
| Chelsea*†.... Washtenaw | Archie Wilkinson. |
| Chesaning*†..... Saginaw | B. A. Snow. |
| Clare*†..... Clare | See Harrison |
| Clarkston*..... Oakland | L. N Brown. |
| Clarksville*† ..... Ionia | See Ionia. |
| Clayton*†..... Lenawee | See Adrian. |
| Climax*† .... Kalamazoo | See Kalamazoo. |
| Clinton*† ..... Lenawee | Garland R. Gillespie. |
| City*†..... Genesee | George D. Williams. |
| ▲Coldwater*†..... Branch | LOVERIDGE & LOVERIDGE. |
| Coleman*†..... Midland | E. Dowe. |
| Coloma*†..... Berrien | See Benton Harbor. |
| Colon*† ..... St. Joseph | D. L. Akey. |
| Concord*† .....Jackson | See Jackson. |
| Constantine*† St. Joseph | James M Harvey. |
| Coopersville*†.. Ottawa | L. P. Ernst. |
| ▲Corunna*†.... Shiawassee | W. J. Parker. |
| Croswell*†..... Sanilac | CHARLES L. HALL. |
| ▲Crystal Falls*† ..... Iron | Sherman T. Handy. |
| Dansville*..... Ingham | M. M. Atwood. |
| Davison*† ..... Genesee | See Flint. |
| Dearborn*† ..... Wayne | See Detroit. |
| Decatur*†.... Van Buren | F. W. Smith. |
| Deckerville*†.... Sanilac | R. J. West. |
| ▲Detroit*† .....Wayne | BARNES & RACE, Home Bank Bldg. Refer to Citizens Savings Bank and Home Savings Bank. |
| " ..... " | BOWEN, DOUGLAS, WHITING & HITCHCOCK, Moffat Bldg. Attorneys for Mechanics Bank and Merchants Bank of Canada. |
| " ..... " | JULIAN G. DICKINSON, Newberry & McMillan Bldg. Refers to Preston National Bank. |
| " ..... " | HAUG & YERKES, Campau Bldg. Refer to Citizens Savings Bank and Home Savings Bank. |
| " ..... " | SIDNEY T. MILLER, 80 Griswold St. Counsel for Detroit Savings Bank and Wyandotte Savings Bank, etc. |
| " ..... " | WELLS, ANGELL, BOYNTON & McMILLAN. Union Trust Bldg. Attorneys for American Exchange Nat. Bank, Commercial Nat. Bank, and Detroit River Savings Bank. |
| Dexter*†.... Washtenaw | H. U. Newkirk. |
| Dimondale*†..... Eaton | See Charlotte. |
| Douglas*†..... Allegan | See Allegan. |
| Dowagiac*†..... Cass | JAMES H. KINNANE. |
| Dowington*†.....Sanilac | F. S Viets. |
| Dryden*†..... Lapeer | T. Williams. |
| Dundee*† ..... Monroe | Randall & Corbin. |
| Durand*†.... Shiawassee | A. J. Kellogg. |
| ▲Eagle River*..Keweenaw | See Calumet. |
| East Jordan*● Charlevoix | John Makelim. |
| East Saginaw†...Saginaw | See Saginaw. |
| East Tawas*†..... Iosco | A. E. Sharpe. |
| Eaton Rapids*†.... Eaton | J. B. Hendee. |
| Edmore*† .... Montcalm | See Greenville. |
| Elk Rapids*†.....Antrim | A. B. Dougherty. |
| Elkton*†..... Huron | W. L. Doyle. |
| Elsie*† ..... Clinton | Charles Snelling. |
| ▲Escanaba*†..... Delta | GEORGE GALLUP. |
| Evart*†..... Osceola | C. H. Rose. |
| Ewen*†..... Ontonagon | Chamberlain & Trimble. |
| Fairgrove*†..... Tuscola | See Caro |
| Farmington*† ... Oakland | See Northville. |
| Fenton*† ..... Genesee | Henry C. Riggs. |
| Fennville*† ..... Allegan | Theo. Wade. |
| ▲Flint*†..... Genesee | HEMIS & MARTIN. |
| Flushing*● ..... Genesee | F. P. Sayre. |
| Forestville*† .... Sanilac | See Port Sanilac. |
| Fowler*†.....Clinton | J. G. Patterson. |
| Fowlerville*† Livingston | S. S. Abbott. |
| ▲Frankfort*†..... Benzie | N. A. PARKER. |

| Town and County. | Name. |
|---|---|
| Freeport*†..... Barry | Thomas Sullivan. |
| Fremont*†.... Newaygo | A. F. Tibbitts. |
| Gagetown*†..... Tuscola | See Caro. |
| Galesburg*†. Kalamazoo | R. G. Smith. |
| Gallen*†..... Berrien | See Buchanan. |
| ▲Gaylord*†..... Otsego | W. A. Harrington. |
| Gladstone*†..... Delta | Smith & Empson. |
| ▲Gladwin*●..... Gladwin | F. C. Smith. |
| Gobleville*†.... Van Buren | H. M. Huff. |
| ▲Grand Haven*†.. Ottawa | R. W. DUNCAN. |
| Grand Ledge*†.... Eaton | C. Alexander. |
| Grand Marais*..... Alger | C. D. Dolg. |
| ▲Grand Rapids*†.... Kent | CRANE, NORRIS & STEVENS, Mich. Trust Co. Bldg. References: Any bank in city. |
| Grass Lake*†.....Jackson | E. Pelton. |
| ▲Grayling*†.... Crawford | Joseph Patterson. |
| Greenville*†.. Montcalm | W. S. Whittlesey. |
| Hancock*†.... Houghton | See Houghton. |
| Hanover*†..... Jackson | See Jackson. |
| ▲Harbor Springs*† Emmet | CHALMERS CURTIS. |
| ▲Harrison*†..... Clare | W. H. Browne. |
| ▲Harrisville*†..... Alcona | F. A. Beede. |
| ▲Hart*†..... Oceana | W. S. Hanson. |
| Hartford*†.. Van Buren | A. H. Chandler. |
| ▲Hastings*† ..... Barry | PHILIP T. COLGROVE. |
| ▲Hersey*†..... Osceola | C. M. Beardsley. |
| ▲Hillsdale*†.....Hillsdale | J. S. Galloway. |
| Holland*†..... Ottawa | George E. Kollen. |
| Holly*†..... Oakland | C. F. Greer. |
| Homer*†..... Calhoun | See Marshall. |
| Hopkins Station*† Alle'n | See Allegan. |
| ▲Houghton*†...Houghton | R. SKIFF SHELDEN. |
| Howard*† .... Montcalm | C. W. Perry. |
| ▲Howell*†..... Livingston | W. P. VAN WINKLE. |
| Hubbardston*.....Ionia | See Ionia. |
| Hudson*†..... Lenawee | Grant Fellows. |
| Imlay City*†..... Lapeer | Herbert W. Smith. |
| ▲Ionia*†..... Ionia | JOHN J. McKENNA. |
| ▲Iron Mountain*† Dickt'n | E. A. WOODWARD. |
| Ironwood*†.....Gogebic | HAYDEN, HUMPHREY & YOUNG. |
| Ishpeming*† . Marquette | W. T. POTTER. |
| ▲Ithaca*†..... Gratiot | John T. Mathews. |
| ▲Jackson*† ..... Jackson | FORREST C. BADGLEY. |
| Jasper*† ..... Lenawee | See Adrian. |
| Jonesville*† ....Hillsdale | S. D. McNeal. |
| ▲Kalamazoo*† Kalamazoo | OSBORN, MILLS & MASTER. |
| ▲Kalkaska*† .... Kalkaska | Totten & Phelps. |
| Kinde*† ..... Huron | James H. Hall. |
| Kingston*† ..... Tuscola | J. B. Beverly. |
| Laingsburg*† Shiawassee | H. H. Pulver. |
| ▲Lake City*†... Missaukee | A. G. Smith. |
| Lake Linden*† Houghton | See Houghton. |
| Lake Odessa*† .....Ionia | See Ionia. |
| Lake View*†..Montcalm | Salem F. Kennedy. |
| ▲L'Anse*† ..... Baraga | P. R. McKernan. |
| ¶Lansing*† ..... Ingham | CAHILL & WOOD. |
| ▲Lapeer*† ..... Lapeer | GREER & WILLIAMS. |
| Laurium* ..... Houghton | See Houghton. |
| Lawton*† .... Van Buren | S. L. Lawton. |
| ▲Leland*† ..... Leelanau | C. L. Dayton. |
| Leslie*†..... Ingham | Arthur J. Tuttle. |
| Lexington*†..... Sanilac | A. E. Divine. |
| Litchfield*† .... Hillsdale | See Hillsdale. |
| Lowell*† ..... Kent | John W. Matthewson. |
| ▲Ludington*†..... Mason | H. S. GRAY. |
| Lyons*† ..... Ionia | E. C. Spalding. |
| Mancelona*† ..... Antrim | Mesick & Newkirk. |
| Manchester*† Washte'aw | A. J. Waters. |
| ▲Manistee*† .....Manistee | DOVEL & SMITH. |
| ▲Manistique*† Schoolcraft | Walsh & Pardee. |
| Manton*† ..... Wexford | I. C. Wheeler. |
| Maple Rapids*.....Clinton | See St. Johns. |
| Marcellus*† ..... Cass | Smith & Harmon. |
| Marine City*† ....St. Clair | Wm. Baird |
| Marlette*†..... Sanilac | D. S. McClure. |
| ▲Marquette*† ..Marquette | HILL & RODD. |
| ▲Marshall*† ..... Calhoun | J. C. PATTERSON. |
| ▲Mason*†..... Ingham | L. B. McArthur. |
| Mayville*†..... Tuscola | T. J. Eveland. |
| Memphis*† .... Macomb | See Mount Clemens. |
| Mendon*†.....St. Joseph | E. E. Harwood. |
| ▲Menominee*† Menominee | SAWYER & WAITE. |
| Merrill*† ..... Saginaw | See Saginaw. |
| Middleville*† ..... Barry | H. E. Hendricks. |
| ▲Midland*† ..... Midland | GEORGE B. STANFORD. |
| Milan*† ..... Washtenaw | Frank Trussell. |
| Milford*† .....Oakland | Edward J. Bissell. |
| Millington*†..... Tuscola | See Caro. |
| Minden City*† ...Sanilac | See Sanilac Centre. |
| ▲Mio* ..... Oscoda | R. Kittle. |
| ▲Monroe*† ..... Monroe | LANDON & LOCKWOOD. |
| Montague*† ...Muskegon | See Muskegon. |
| Montrose*† ..... Genesee | See Flint. |
| Morenci*† ..... Lenawee | C. S. Ingals. |
| Morrice*† .... Shiawassee | A. L. Beard. |
| ▲Mt. Clemens*†.. Macomb | SILAS B. SPIER. |
| ▲Mt. Pleasant*† .. Isabella | FRANCIS H. DODDS. |
| Muir*†..... Ionia | See Ionia. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Munising*•† ..... Alger | H. N. Morris. |
| ▲Muskegon*•† .. Muskegon | SMITH, NIMS, HOYT & ERWIN. |
| Nashville*•† ..... Barry | E. D. Mallory. |
| Negaunee*•† .. Marquette | JOHN Q. ADAMS. |
| ▲Newaygo*•† .... Newaygo | Fred W. Riblet. |
| New Baltimore*† Macomb | See Mt. Clemens. |
| ▲Newberry*•† ..... Luce | Sanford N. Dutcher. |
| New Haven*•†.... Macomb | Adam T. Bennett. |
| Niles*•† ..... Berrien | WILLIAM J. GILBERT. |
| North Branch*•†.. Lapeer | C. F. Gates. |
| North Lansing† .. Ingham | See Lansing. |
| Northville*•†..... Wayne | C. C. Yerkes. |
| Ogden*† ..... Lenawee | See Adrian. |
| Olivet*† ..... Eaton | See Charlotte. |
| ▲Ontonagon*• Ontonagon | W. W. Wendell. |
| Orion*•† ..... Oakland | J. A. Neal. |
| Oscoda*† ..... Iosco | C. R. Henry. |
| Otsego*•†..... Allegan | W. C. Edsall. |
| Ovid*•† ..... Clinton | H. M. High. |
| Owosso*•† .... Shiawassee | WATSON & CHAPMAN. |
| Oxford*•†..... Oakland | Frank E. Jenkins. |
| ▲Paw Paw*•†... Van Buren | T. J. CAVANAUGH. |
| Peck* ..... Sanilac | See Croswell. |
| Pentwater*•† ..... Oceana | Charles R. Johnson. |
| Perrinton*•† ..... Gratiot | See Ashley. |
| Perry*•† ..... Shiawassee | A. N. Macqueen. |
| Petersburgh*•†... Monroe | John O. Zabel. |
| Petoskey*•†..... Emmet | C. J. PAILTHORP. |
| Pewamo*•†..... Ionia | See Lyons. |
| Pigeon*•† ..... Huron | See Badaxe. |
| Pinckney*•† .. Livingston | W. A. Carr. |
| Pinconning*•† ..... Bay | See Bay City. |
| Plainwell*•† ..... Allegan | E. J. Anderson. |
| Plymouth*•† ..... Wayne | G. A Starkweather. |
| ▲Pontiac*•† ..... Oakland | ELMER R. WEBSTER. |
| Port Austin*•† .... Huron | James H. Hall. |
| Port Hope*† ..... Huron | See Sand Beach. |
| ▲Port Huron*†..... St. Clair | PHILLIPS & JENKS. |
| Portland*•†..... Ionia | W. E. Hawley. |
| Port Sanilac*† .... Sanilac | M. N. Mugan. |
| Quincy*•†..... Branch | W. H. Lockerby. |
| Reading*•†..... Millsdale | Lockerby & Kinney. |
| Red Jacket*•† .. Houghton | See Houghton. |
| Reed City*•† ..... Osceola | C. M. Beardsley. |
| Reese*•† ..... Tuscola | See Vassar. |
| Richland*•† .. Kalamazoo | See Kalamazoo. |
| Richmond* ..... Macomb | W. H. Acker. |
| Rochester*•†..... Oakland | J. H. Holman. |
| Rockford*•†..... Kent | C. G. Hyde. |
| ▲Rogers*..... Presque Isle | A. E. Banks. |
| Romeo*•†..... Macomb | D. N. Lowell. |
| ▲Roscommon*•†Roscom'on | Charles L. De Waele. |
| ▲Saginaw*•†..... Saginaw | E. J. DEMOREST. Refers to Second National Bank. |
| Saline*•† ..... Washtenaw | See Ann Arbor. |
| Sand Beach*•†..... Huron | CHARLES L. HALL. |
| ▲Sanilac Center*•... Sanilac | Wm. Dawson. |
| Saranac*•† ..... Ionia | Charles L. Williams. |
| Saugatuck* ..... Allegan | W. A. Woodworth. |
| ▲Sault Ste Marie*•†Chip'wa | Henry F. Metzger. |
| Schoolcraft*•† Kalamazoo | George M. Fields. |
| Sebewaing*•†..... Huron | See Badaxe. |
| Seney*•†..... Schoolcraft | See Newberry. |
| Shelby*•†..... Oceana | John Q. Ross. |
| Shepherd*•†..... Isabella | F. E. Hibbard. |
| Sheridan*•† .... Montcalm | See Stanton. |
| Sherwood*•†..... Branch | See Union City. |
| South Haven*•†VanBuren | JAMES H. JOHNSON. |
| South Lyon*•†... Oakland | See Pontiac. |
| Sparta*•† ..... Kent | B. N. Keister. |
| Springport*•†..... Jackson | See Jackson. |
| ▲Standish*•†..... Arenac | Robert Garner. |
| ▲Stanton*•†..... Montcalm | FRANK MILLER. |
| St. Charles*•†..... Saginaw | See Saginaw. |
| St. Clair*•†..... St. Clair | A. R. Stowell. |
| ▲St. Ignace*•† .. Mackinac | Henry Hoffman. |
| ▲St. Johns*•† ..... Clinton | LEWIS SEVERANCE. |
| ▲St. Joseph*•† ..... Berrien | N. A. HAMILTON. |
| St. Louis*•†..... Gratiot | Charles W. Giddings. |
| Stockbridge*•† .... Ingham | W. B. Gildart. |
| Sturgiss*•†..... St. Joseph | R. B. Hamilton. |
| Sunfield*•†..... Eaton | See Charlotte. |
| ▲Tawas City*•†..... Iosco | N. C. HARTINGH. |
| Tecumseh*•†.... Lewanee | Summer Collins. |
| Tekonsha*•†..... Calhoun | See Battle Creek. |
| Three Oaks*•†..... Berrien | W. K. Sawyer. |
| Three Rivers*•†St. Joseph | S. M. Constantine. |
| ▲TraverseCity*•†Gr'ndTra. | PATCHIN & CROTSER. |
| Ubly*•† ..... Huron | J. C. Ryan. |
| Union City*•†..... Branch | M. A. Merrifield. |
| Unionville*•†..... Tuscola | See Sebewaing. |
| Utica*•† ..... Macomb | G. E. Eckert. |
| Vandalia*•† ..... Cass | See Cassopolis. |
| Vassar*•†..... Tuscola | HUSTON & SPEARS. |
| Vermontville*•†.... Eaton | See Charlotte. |
| Vernon*•† .. Shiawassee | See Owosso. |
| Vicksburg*•†. Kalamazoo | T. RAYNER, JR. |
| Wacousta*..... Clinton | See Grand Ledge. |
| Watervliet*•†..... Berrien | See Benton Harbor. |
| Wayland*•†..... Allegan | David Stockdale. |

| Town and County. | Name. |
|---|---|
| Wayne*•† ..... Wayne | See Plymouth. |
| West Bay City*•† .... Bay | See Bay City. |
| ▲West Branch*•†. Ogemaw | Ross & Harris. |
| Whitehall*•†... Muskegon | Paul I. Hedges. |
| WhitePigeon*•†St. Joseph | W. F. Thomas. |
| Williamston*•†... Ingham | W. F. Cairns. |
| Woodland*•..... Barry | Palmerton & Smith. |
| Wyandotte*•†..... Wayne | SYLVESTER PRAY. |
| Yale*•† ..... St. Clair | Harvey Tappan. |
| Ypsilanti*•†.. Washtenaw | D. C. GRIFFIN. |
| Zeeland*•†..... Ottowa | See Grand Haven. |

## MINNESOTA.

| Town and County. | Name. |
|---|---|
| ▲Ada*•† ..... Norman | Calkins & Sharpe. |
| Adams*•†..... Mower | See Austin. |
| Adrian*•†..... Nobles | M. E. Foley. |
| ▲Aitkin*•†..... Aitkin | P. J. Murphy. |
| Albany*•†..... Stearns | See St. Cloud. |
| ▲Albert Lea*•†... Freeborn | TODD & CARLSON. |
| Alden*•†..... Freeborn | H. G. Latourell. |
| ▲Alexadria*•†.... Douglas | Jenkins & Treat. |
| Amboy*•†.... Blue Earth | J. F. Smith. |
| Annandale*•†..... Wright | A. G. Sexton. |
| ▲Anoka*•† ..... Anoka | J. N. NILES. |
| Appleton*•†..... Swift | C. W. Stanton. |
| Argyle*•†..... Marshall | E. M. Stanton. |
| Arlington*•†..... Sibley | P. A. Cosgrove. |
| Atwater*•† ... Kandiyohi | George Muller. |
| Audubon*•†..... Becker | See Detroit City. |
| ▲Austin*•†..... Mower | WRIGHT & BLISS. |
| Balaton*•†..... Lyon | See Marshall. |
| Barnesville*•†..... Clay | Charles S. Marden. |
| Battle Lake*•†. Otter Tail | See Fergus Falls. |
| Beardsley*•† .... Bigstone | See Ortonville. |
| ▲Beaver Falls*.. Renville | See Redwood Falls. |
| Belgrade*•†..... Stearns | See St. Cloud. |
| Belle Plaine*•†..... Scott | F. C. Irwin. |
| Bellingham*•†. Lac-qui-P'e | McElliott & Holmes. |
| Belview*•†..... Redwood | A. O. Gimmestad. |
| ▲Benson*•†..... Swift | F. M. Thornton. |
| ▲Bermidji*..... Beltrami | Peter Johnson, collection agent. |
| Bigelow*•†..... Nobles | See Sibley, Iowa. |
| Big Lake*•†... Sherburne | See Elk River. |
| Bird Island*•†.... Renville | T. E. Boylan. |
| Blooming Prairie*•†. Ste'e | See Owatonna. |
| ▲Blue Earth City*•†Farib'lt | FRANK E. PUTNAM. |
| Boyd*•† .... Lac-qui-Parle | See Madison. |
| ▲Brainerd*•†... Crow Wing | S. F. Alderman. |
| Brandon*•†..... Douglas | See Alexandria. |
| ▲Breckenridge*•† .. Wilkin | EZRA G. VALENTINE. |
| Brooten*•†..... Stearns | See Glenwood. |
| Browerville*•†..... Todd | See St. Cloud. |
| Brown Valley*•† Traverse | Norton F. Brand. |
| Brownton*•†..... McLeod | A. L. Brown. |
| ▲Buffalo*•†..... Wright | J. T. Alley. |
| Buffalo Lake*•†.. Renville | See Granite Falls. |
| ▲Caledonia*•†..... Houston | E. H. Smalley. |
| ▲Cambridge* ..... Isanti | George W. Nesbit. |
| Canby*•† Yellow Medicine | Ole Ostensoe. |
| Cannon Falls*•†. Goodhue | P. S. Aslakson. |
| ▲Carlton*•† ..... Carlton | H. H. Hawkins. |
| Carver*•†..... Carver | Frank Warner. |
| ▲Center City*•†.... Chisago | See St. Paul. |
| ▲Chaska*•†..... Carver | See Shakopee. |
| Chatfield*•†..... Fillmore | E. W. Rossman. |
| Chokio*•†..... Stevens | See Morris. |
| Clara City*•†... Chippewa | A. J. Volstead. |
| Claremont*•†..... Dodge | See Kasson. |
| Clarkfield*•†Yello' Medi'e | See Canby. |
| Climax*•†..... Polk | See Crookston. |
| Clinton*..... Big Stone | See Ortonville. |
| Cloquet*•†..... Carlton | See Duluth. |
| Cokato*•†..... Wright | See Buffalo. |
| Cottonwood*•†..... Lyon | O. Hanson. |
| ▲Crookston*•† ..... Polk | MILLER & FOOTE. |
| Dassell*•†..... Meeker | See Litchfield. |
| Dawson*•†. Lac-qui-Parle | A. W. Ewing. |
| Delano*•†..... Wright | See Minneapolis. |
| Delavan*•† ..... Faribault | See Blue Earth City. |
| ▲Detroit City*•†.... Becker | J. N. TRUE. |
| Dexter*•†..... Mower | See Austin. |
| Dodge Center*•†... Dodge | See St. Paul. |
| Dover*•†..... Olmstead | See Rochester. |
| ▲Duluth*•†..... St. Louis | RICHARDSON & DAY. Refer to any bank in Duluth or to St. Paul National Bank, St. Paul. |
| Eagle Bend*•†..... Todd | FRANK RICHARDSON. |
| East Grand Forks*•† Polk | See Crookston. |
| Easton*•†..... Faribault | See Blue Earth City. |
| Echo*•† . Yellow Medicine | See Sleepy Eye. |
| Eden Valley*•†.... Meeker | James H. Doran. |
| Edgerton*•†.... Pipe Stone | C. G. Brady. |
| ▲Elbow Lake*•†..... Grant | T. & M. Casey. |
| Elgin*•†..... Wabasha | See Wabasha. |
| ▲Elk River*•†... Sherburne | Frank T. White. |
| Ellsworth*•† ..... Nobles | See Luverne. |
| Elmore*•† ..... Faribault | G. W. Pangburn. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Ely*† ..... St. Louis | A. J. THOMAS. |
| Elysian*† ..... Lesueur | W. M. Sterling. |
| Erskine*† ..... Polk | See Crookston. |
| Evansville*† ..... Douglas | See Alexandria. |
| Eveleth*† ..... St. Louis | See Duluth. |
| Excelsior*† ..... Hennepin | See Minneapolis. |
| Eyota ..... Olmstead | See Rochester. |
| Fairfax*† ..... Renville | A. V. Rieke. |
| ▲Fairmont*† ..... Martin | H. M. Blaisdell. |
| ▲Faribault*† ..... Rice | H. S. GIBSON. |
| Farmington*† ... Dakota | L. Aldrich. |
| ▲Fergus Falls*† Otter Tail | C. L. HILTON. |
| Fertile*† ..... Polk | See Crookston. |
| Fisher*† ..... Polk | See Crookston. |
| Fosston*† ..... Polk | B. S. Bennett. |
| Frazee*† ..... Becker | See Detroit City. |
| Fulda*† ..... Murray | M. E. Foley. |
| Gaylord*† ..... Sibley | G. A. McKenzie. |
| Gibbon*† ..... Sibley | John A. Dalzell. |
| ▲Glencoe*† ..... McLeod | F. R. ALLEN. |
| ▲Glenwood*† ..... Pope | C. P. Reeves. |
| Good Thunder*† Blue E'th | See Mankato. |
| Graceville*† ... Big Stone | M. S. STEVENS. |
| Granada*† ..... Martin | See Fairmont. |
| ▲Grand Marais*● ..... Cook | See Duluth. |
| Grand Meadow*† . Mower | See Spring Valley. |
| ▲Grand Rapids*† ... Itasca | T. M. Brady. |
| ▲Granite Falls*† Yel. Med. | O. Hartwick. |
| Grove City*† ..... Meeker | See Litchfield. |
| ▲Hallock*† ..... Kittson | R. R. Hedenberg. |
| Halstad*† ..... Norman | A. O. Ueland. |
| Hamline*† ..... Ramsey | See St. Paul. |
| Hardwick*† ..... Rock | See Lu Verne. |
| Harmony*† ..... Fillmore | See Preston. |
| ▲Hastings*† ..... Dakota | CLAGETT & STOWE. |
| Hawley*† ..... Clay | G. Halverson. |
| Hayfield*† ..... Dodge | See Kasson. |
| Hector*† ..... Renville | C. H. Freeman. |
| ▲Henderson*† ..... Sibley | W. H. Leeman. |
| Henning*† ..... Otter Tail | See Fergus Falls. |
| Herman*† ..... Grant | Phinney Bros. |
| Heron*† ..... Jackson | L. F. Lammers. |
| Hibbing*† ..... St. Louis | T. M. Brady & Son. |
| Hills*† ..... Rock | See Lu Verne. |
| Houston*† ..... Houston | D. A. Buell. |
| Howard Lake*† .. Wright | F. E. Latham. |
| Hubbard* ..... Hubbard | See Park Rapids. |
| Hutchison*† ..... McLeod | H. H. Bonniwell. |
| ▲Jackson*† ..... Jackson | M. V. BUSHMAN. |
| Jancsville*† ..... Waseca | L. D. Rogers. |
| Jasper*† ..... Pipe Stone | See Pipe Stone. |
| Jordan*† ..... Scott | See Shakopee. |
| Kassas*† ..... Dodge | Robert Taylor. |
| Kenyon*† ..... Goodhue | K. A. Finseth. |
| Kerkhoven*† ..... Swift | See Benson. |
| Kilkenny*† ..... Lesueur | See Waterville. |
| Kinbrace† ..... Nobles | See Worthington. |
| ▲Lake Benton*† .. Lincoln | A. J. Bingham. |
| Lake City*† ..... Wabasha | ALLEN J. GREER. |
| Lake Crystal*† Blue Ea'th | D. A. Reed. |
| Lakefield*† ..... Jackson | E. T. Smith. |
| Lake Park*† ..... Becker | See Detroit. |
| Lamberton*† .. Redwood | F. Clague. |
| Lanesboro*† ..... Fillmore | A. G. Chapman. |
| Le Roy*† ..... Mower | G. W. W. Harden. |
| Lester Prairie*† . McLeod | See Glencoe. |
| Lesueur*† ..... Lesueur | O. J. Parker. |
| ▲Lesueur Center*. Lesueur | O. J. Parker. |
| Lewiston*† ..... Winona | See Winona. |
| ▲Litchfield*† ..... Meeker | E. B. Hall. |
| ▲Little Falls*† ... Morrison | E. P. ADAMS. |
| ▲Long Prairie*† ..... Todd | E. B. Wood. |
| ▲Lu Verne*† ..... Rock | M. W. DAVIDSON. |
| Lyle*† ..... Mower | See Austin. |
| Mabel*† ..... Fillmore | See Preston. |
| Madella*† .... Watonwan | See St. James. |
| ▲Madison*† . Lac-qui-Parle | H. L. Hayden. |
| Madison Lake*† Blue E'th | See Mankato. |
| ▲Mankota*† ... Blue Earth | S. B. WILSON. |
| ▲Mantorville*● ..... Dodge | George A. Norton. |
| Maple Lake*† ..... Wright | J. E. Madigan. |
| Mapleton*† .. Blue Earth | U. G. Argetsinger. |
| ▲Marshall*† ..... Lyon | SEWARD & BURCHARD. |
| Maynard*† ..... Chippewa | See Granite Falls. |
| Mazeppa*† ..... Wabasha | See Wabasha. |
| McIntosh*† ..... Polk | T. J West. |
| Melrose*† ..... Stearns | See St. Cloud. |
| Merriam Park*† . Ramsey | See St. Paul. |
| Milaca*† ..... Millelacs | See Mora. |
| Milan*† ..... Chippewa | See Montevideo. |
| Minneapolis*† Hennepin | WASHINGTON SMITH, 914-916 Guaranty Loan Bldg. General practice, commercial, real estate, probate, and commercial law a specialty. Refers to E. W. Scott, of Scott Bros., New York; Security Bank, or any other bank in Minneapolis. |
| Minneota*† ..... Lyon | C. M. Gislason. |
| Minnesota Lake*† F'rib'lt | T. M. Keogan. |
| ▲Montevideo*† . Chippewa | LYNDON A. SMITH. |
| Montgomery*† .. Lesueur | See Lesueur. |
| Monticello*† ..... Wright | James C. Tarbox. |
| ▲Moorhead*† ..... Clay | EDWIN ADAMS. |
| ▲Mora*† ..... Kanabec | J. C. Pope. |
| Morgan*† ..... Redwood | George W. Somerville. |
| ▲Morris*† ..... Stevens | LEWIS C. SPOONER. |
| Morristown*† ..... Rice | See Faribault. |
| Morton*† ..... Renville | See Redwood Falls. |
| Mountain L*† Cottonw'd | See Windom. |
| Murdock*† ..... Swift | See Appleton. |
| New Duluth*† . St. Louis | See Duluth. |
| New London*† Kandiyo'i | See Willmar. |
| New Paynesville*† St'rns | See St. Cloud. |
| New Prague*† ..... Scott | W. T. Hanzal. |
| New Richland*† . Waseca | B. F. McGregor. |
| ▲New Ulm*† ..... Brown | LIND & SOMSEN. |
| Nicollet*† ..... Nicollet | See St. Peter. |
| North Branch*† . Chicago | Charles A. Holt. |
| Northfield*† ..... Rice | Drake & Dougherty. |
| North St. Paul*† Ramsey | See St. Paul. |
| Norwood*† ..... Carver | P. W. Morrison. |
| Olivia*† ..... Renville | S. R. Miller. |
| ▲Ortonville*† ... Big Stone | E. F. CRAWFORD. |
| Osakis*† ..... Douglas | F. H. Borchert. |
| ▲Owatonna*† ..... Steele | W. F. SAWYER. |
| ▲Park Rapids*† .. Hubbard | F. A. Vanderpool. |
| Pelican Rapids*† Ot'r T'll | Henry Dressler. |
| Perham*† ..... Otter Tail | M. J. Daly. |
| ▲Pine City*† ..... Pine | S. G. L. Roberts. |
| Pine Island*† ... Goodhue | See Red Wing. |
| ▲Pipestone*† ... Pipestone | C. W. GILMORE. |
| Plainview*† ..... Wabasha | J. A. Carley. |
| Presto ..... Todd | See Staples. |
| ▲Preston*† ..... Fillmore | Duxbury & Duxbury. |
| ▲Princeton*† ... Mille Lacs | J. L. Brady. |
| ▲Redlake Falls*† . Redlake | C. E. Boughton. |
| ▲Red Wing*† ..... Goodhue | BOYNTON & STEVENS. |
| ▲Redwood Falls*† Redw'd | A. C. Dolliff. |
| Renville*† ..... Renville | Daly & Barnard. |
| ▲Rochester*† ..... Olmsted | B. W. EATON. |
| Rock Dell ..... Olmsted | See Rochester. |
| ▲Roseau*● ..... Roseau | R. J. Bell. |
| Royalton*† ..... Morrison | George H. Niles. |
| Rush City*† ..... Chicago | J. D. Markham. |
| Rushford*† ..... Fillmore | G. W. Rockwell. |
| Rushmore*† ..... Nobles | J. A. Town. |
| Ruthton*† ..... Pipestone | See Pipestone. |
| Sacred Heart*† . Renville | A. J. Volstad. |
| Sanborn*† ..... Redwood | T. R. Brownlee. |
| Sandstone*† ..... Pine | Fred. L. Dennie. |
| Sauk Center*† ... Stearns | Andrew J. Smith. |
| ▲Sauk Rapids*† ... Benton | Thomas Van Etten. |
| ▲Shakopee*† ..... Scott | H. J. PECK. |
| Sherburn*† ..... Martin | Sutherland & Calkins. |
| ▲Slayton*† ..... Murray | B. H. Whitney. |
| Sleepy Eye*† ..... Brown | L. G. Davis. |
| South St. Paul*† . Dakota | See Hastings. |
| Springfield*† ..... Brown | George T. Olson. |
| Spring Grove*† . Houston | See Caledonia. |
| Spring Valley*† Fillmore | C. D. Allen. |
| Staples*† ..... Todd | B. F. HARTSHORN. |
| St. Charles*† ..... Winona | E. Hill. |
| ▲St Cloud*† ..... Stearns | R. B. BROWER. |
| Stephen*† ..... Marshall | G. E. Carr. |
| Stewart*† ..... McLeod | See Glencoe. |
| Stewartville*† .. Olmsted | See Rochester. |
| ▲Stillwater*† . Washington | COMFORT & WILSON. |
| ▲St. James*† ... Watonwan | W. S. HAMMOND. |
| ¶▲St. Paul*† ..... Ramsey | CHARLES BECHHOEFER, National German-American Bank Bldg. Refers to National German-American Bank. |
| " ..... " | OSCAR HALLAM, Manhattan Bldg. Commercial, insurance, real estate, and probate law. Refers to Northern Exchange Bank. |
| " ..... " | F. G. INGERSOLL, 814-815 New York Life Bldg. Refers to Merchants National Bank. |
| " ..... " | MORPHY, EWING & GILBERT, 606-611 Manhattan Bldg. Refer to First and Merchants National banks, and Capital Bank, St. Paul. |
| " ..... " | JOHN B. & E. P. SANBORN. Attorneys for National German-American Bank. |
| " ..... " | TOMPKINS & ROMER, 459-460 Drake Block. Law and collections. Reference: First National Bank. |
| " ..... " | WARNER, RICHARDSON & LAWRENCE, National German-American Bldg. Reference: First National Bank. |
| ▲St Peter*† ..... Nicollet | A. A. STONE. |
| Taylor's Falls*† . Chicago | See Osceola Mills, Wis. |
| Thief Riv. F'lls*† Redlake | Henry W. Lee. |
| Tower*† ..... St. Louis | See Duluth. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Tracy*•† | C. W. Main. |
| Twin Valley*•† | E. M. Niles. |
| ▲Two Harbors*•† | JOHN DWAN. |
| Tyler*•† | H. A. Stricker. |
| Ulen*•† | See Ada. |
| Verndale*•† | See Wadena. |
| Virginia*•† | M. C. Palmer. |
| ▲Wabasha*† | MULLEN & BOWDITCH. |
| Waconia*•† | See Carver. |
| ▲Wadena*•† | COPPERNOLL & WILLSON. |
| ▲Walker*† | J. G. McGARRY. |
| Walnut Grove*•† | See Tracy. |
| ▲Warren*•† | A. Grindeland. |
| ▲Waseca*•† | P. McGOVERN. |
| Waterville*•† | G. F. Dullam. |
| Watkins*•† | See Litchfield. |
| Waverly Mills*•† | See Buffalo. |
| Welcome*•† | B. F. Taylor. |
| Wells*•† | D. A. Odell. |
| West Concord*•† | W. W. Westcott. |
| West Duluth*•† | See Duluth. |
| ▲Wheaton*•† | O'Hair & Murphy. |
| ▲Willmar*•† | G. H. Otterness. |
| ▲Windom*•† | Thomas E. Sime. |
| WinnebagoC.*•† | H. L. Bullis. |
| ▲Winona*•† | WEBBER & LEES. |
| Winthrop*•† | E. H. Huebner. |
| Wood Lake*•† | See Granite Falls. |
| Woodstock*•† | See Pipestone. |
| ▲Worthington*•† | J. A. TOWN. |
| Wykoff*•† | See Preston. |
| Zumbrota*•† | A. J. Rocking. |

## MISSISSIPPI.

| Town and County. | Name. |
|---|---|
| ▲Aberdeen*•† | GEORGE C. PAINE. |
| Amory*•† | See Aberdeen. |
| ▲Ashland* | McDonald, McDonald & Simpson. |
| ▲Augusta* | J. S. Bradford. |
| Baldwin*•† | See Booneville. |
| ▲Batesville*•† | P. H. Lowrey. |
| ▲Bay St. Louis*•† | Bowers, Chaffe & McDonald. |
| ▲Belen* | James W. Mack. |
| Biloxi*•† | White & Neville. |
| ▲Booneville*•† | S. P. Allen. |
| ▲Brandon*•† | H. S. Cole. |
| ▲Brookhaven*•† | R. H. Thompson. |
| ▲Canton*•† | W. H. POWELL. |
| ▲Carrollton*•† | Southworth & Stevens. |
| ▲Carthage* | J. D. Eads. |
| Centerville*•† | See Woodville. |
| ▲Charleston* | Tallahatchie |
| ▲Clarksdale*•† | Dinkins & Caldwell. |
| ▲Coffeeville*•† | J. S. BUTT |
| ▲Columbia* | D. D. McREE. |
| ▲Columbus*•† | Mounger & Mounger. |
| ▲Corinth*•† | ORR & HARRISON. |
| Crystal Springs*•† | J. M. Boone. |
| ▲Decatur* | W. B. Lockwood. |
| ▲Dekalb* | Thomas Keith. |
| Durant*•† | See Macon. |
| ▲Ellisville*•† | J. Wiener. |
| Enterprise*•† | C. R. Shannon. |
| ▲Fayette*• | Buckley & Halsell. |
| ▲Forest*•† | Jeff Truly |
| ▲Friars Point*•† | T. B. Johnson. |
| ▲Fulton* | Fitzgerald & Maynard. |
| Gloster*•† | W. A. Nabers. |
| ▲Greenville*•† | E. H. Ratcliffe. |
| ▲Greenwood*•† | JAYNE & WATSON. |
| ▲Grenada*•† | L. P. YERGER. |
| ▲Hattiesburg*•† | ROBERTSON HORTON. |
| Hazlehurst*•† | Deason & Stevens. |
| ▲Hernando*•† | Miller Bros. |
| ▲Holly Springs*•† | McKenzie & Holmes. |
| ▲Houston* | WM. M. STRICKLAND. |
| ▲Indianola*•† | Orr, Lyon & Lyon. |
| ▲Iuka*•† | Baker & Moody. |
| ¶▲Jackson*•† | E. S. Candler, Sr. |
| " " | BRAME & BRAME. Refer to any bank in Mississippi. |
| ▲Kosciusko*•† | McWILLIE & THOMPSON, commercial law; collections. |
| ▲Leakesville | ANDERSON & DAVIS. |
| ▲Lexington*•† | J. E. Alderman. |
| ▲Liberty* | W. P. Tackett. |
| ▲Louisville* | Theo McKnight. |
| ▲Macon*•† | L. H. Hopkins. |
| ▲Magnolia*•† | W. H. HELM. |
| ▲Mayersville* | E. J. Simmons. |
| McComb*•† | W. S. Farrish. |
| ▲Meadville* | J. B. Webb. |
| ▲Meridian*•† | S. F. Williams. |
| | COCHRAN & BOZEMAN. Refer to First National Bank. |
| ▲Mississippi City*•† | See Bay St. Louis. |
| ▲Monticello* | J. H. Arrington. |
| Moss Point*•† | C. H. Wood. |
| ▲Natchez*•† | A. H. GEISENBERGER. Attorney for Merchants and Planters Bank. |
| ▲New Albany*•† | Jones, Spight & Knox. |
| Okolona*•† | L. P. Haley. |
| ▲Oxford*•† | J. A. Stone. |
| ▲Paulding | B. W. Sharborough. |
| ▲Philadelphia | Richardson & Rodgers. |
| Pickens*•† | See Lexington. |
| ▲Pittsboro* | A. T. Smith. |
| ▲Pontotoc*•† | O. C. Carr. |
| ▲Port Gibson*•† | MARTIN & ANDERSON. |
| ▲Purvis*•† | Henry Mounger. |
| ▲Quitman*•† | J. A. Anderson. |
| ▲Raleigh* | J. J. Stubbs. |
| ▲Raymond*•† | D. S Fearing. |
| ▲Ripley*† | T. Spight. |
| ▲Rosedale*•† | CHARLES SCOTT AND E. H. WOODS. |
| ▲Sardis*•† | R. H. Taylor |
| ▲Scranton*•† | H. BLOOMFIELD. |
| ▲Senatobia*•† | J. F. Dean. |
| ▲Starkville*•† | Carroll & Magruder. |
| Summit*•† | T. McKnight. |
| Tchula*•† | See Lexington. |
| Terry*•† | B. F. Fortner. |
| ▲Tunica*•† | Chalmers & Henderson. |
| ▲Tupelo*•† | ALLEN & ROBINS. |
| Utica*•† | See Jackson. |
| ▲Vaiden*•† | McClurg & Flowers. |
| ▲Vicksburg*•† | MILLER, SMITH & HIRSH. |
| ▲Walthall* | Fox, Rowe & Lamb. |
| ▲Water Valley*•† | D. D. McREE. |
| ▲Waynesboro*•† | M. L. Heidelberg. |
| Wesson*•† | See Hazelhurst. |
| ▲West Point*•† | ROANE & McCLELLAN. |
| ▲Westville* | S. A. Dickson. |
| ▲Williamsburg* | D. A. McIntosh. |
| ▲Winona*•† | SOMERVILLE & McLEAN. |
| ▲Woodville*•† | D. C. Bramlett. |
| ▲Yazoo City*•† | D. Erenning. |

## MISSOURI.

| Town and County. | Name. |
|---|---|
| Adrian*•† | W. F. Wolfe. |
| Agency* | E. W. Miller. |
| ▲Albany*•† | CHARLES H. S. GOODMAN. References: Bank of Albany; Tootle, Lemon & Co., bankers, St. Joseph, Mo. |
| Alma*•† | See Lexington, |
| ▲Alton* | L. P. Norman. |
| Amity*•† | See Maysville. |
| Amsterdam*•† | See Butler |
| Appleton City*•† | JOHN A. GILDREATH. |
| Armstrong*•† | R. M. Bagby. |
| Arrow Rock* | See Marshall. |
| Ash Grove*•† | Harvey Murray. |
| Ashland* | W. J. Warren. |
| Atlanta*•† | See Macon. |
| Aurora*•† | T. F. T. WHITNEY. |
| Aux Vasse*•† | P. Thurmond. |
| ▲Ava* | Adams Bros. |
| Barings*•† | See Edina. |
| Barnard*•† | P. J. Hainey. |
| Belton*•† | George B. Strother. |
| ▲Benton*† | J. L. Moore. |
| ▲Bethany*•† | ALVORD & FRISBY. |
| Bethel*•† | See Shelbyville. |
| Bevier*•† | See Macon. |
| Billings*•† | W. F. Lankin. |
| Birch Tree*•† | L. L. Munsell. |
| Blackburn*•† | See Marshall. |
| Blackwater*•† | See Boonville. |
| Blairstown*•† | W. R. Phipps. |
| ▲Bloomfield* | George Houck. |
| Blue Springs*•† | J. D. Strother. |
| Blythedale*•† | See Bethany. |
| Bolckow*•† | See Savannah. |
| ▲Bolivar*•† | TOWNSEND & TOWNSEND. |
| Bonne Terre*•† | See Farmington. |
| ▲Boonville*•† | RUSSELL HARRIMAN. |
| Bosworth*•† | James McCann. |
| ▲Bowling Green*•† | J. D. HOSTETTER. |
| Brashear*•† | See Kirksville. |
| Braymer*•† | Hardin Steele. |
| Breckinridge*•† | See Hamilton. |
| Bronaugh*•† | See Nevada. |
| Brookfield*•† | GOLDMAN, BURNS & PRATT. |
| Browning*•† | E. B. Fields. |
| Brunswick*•† | C. Hammond. |
| Bucklin*•† | F. W. Byrd. |
| Buckner*•† | See Higginsville. |
| ▲Buffalo* | D. M. Rush. |
| Bunceton*•† | See Boonville. |
| Burlington Jc.*•† | J. F. Robertson. |
| ▲Butler*•† | SMITH & STANLEY. |
| Calnesville*•† | See Bethany. |
| ▲Calhoun*•† | H. Slack. |
| ▲California*•† | J. W. HUNTER. |
| Callao*•† | See Macon City. |
| Camden Point*•† | See Platte City. |
| Cameron*•† | Hiram Smith, Jr. |

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| Town and County. | Name. |
|---|---|
| Campbell*†..... Dunklin | See Kennett. |
| Canton*†..... Lewis | Oliver C. Clay. |
| Cape Girardeau*†.C. Gir. | JAMES B. DENNIS. |
| Carl Junction*†.. Jasper | See Carthage. |
| ▲Carrollton*†..... Carroll | CHARLES R. PATTISON. |
| Carterville*†..... Jasper | See Webb City. |
| ▲Carthage*†..... Jasper | H. H. HARDING. |
| Caruthersville*● Pemiscot | C. B. Faris. |
| ▲Cassville*●..... Barry | T. M. Allen. |
| Centralia*†..... Boone | H. S. Booth. |
| Center*†..... Ralls | J. P. Wood. |
| Center View*†..Johnson | W. R. Delaney. |
| ▲Centerville*..... Reynolds | Z. C. Smith. |
| Chamois*†..... Osage | Henry Marquand. |
| Charleston*†. Mississippi | J. B. SIMPSON. |
| Chilhowee*†..... Johnson | See Holden. |
| ▲Chillicothe*†. Livingston | CHARLES A. LOOMIS. |
| Chula*†..... Livingston | See Chillicothe. |
| Clarence*†..... Shelby | George C. Grant. |
| Clark*†..... Randolph | W. W. Ferguson. |
| Clarksburg*†... Moniteau | See California. |
| Clarksdale*†..... DeKalb | See Mayasville. |
| Clarksville*†..... Pike | Edwards & Duvall. |
| ▲Clayton*†..... St. Louis | F. A. Heidorn. |
| Clearmont*†.. Nodaway | See Maryville. |
| ▲Clinton*†..... Henry | CALVIRD & LEWIS. |
| Clyde*..... Nodaway | See Maryville. |
| Coffeyburg*..... Daviess | S. S. Dowell. |
| Cole Camp*†..... Benton | See Warsaw. |
| ▲Columbia*†..... Boone | NORTH T. GENTRY. |
| Commerce*†..... Scott | Wm. Ballentine. |
| Concordia*†.. Lafayette | See Lexington. |
| Conway*●..... Laclede | Phillips & Gordon. |
| Corder*†..... Lafayette | See Lexington. |
| Corning*†..... Holt | See Oregon. |
| Cowgill*†..... Caldwell | W. F. Tucker. |
| Craig*†..... Holt | E. J. Kellogg. |
| Cross Timbers*..Hickory | L. E. Brown. |
| Cuba*†..... Crawford | Thos. R. Gibson. |
| Curryville*†..... Pike | J. D. Gates. |
| Dadeville*..... Dade | B. A. C. Mack, |
| ▲Danville*... Montgomery | See Montgomery City. |
| Darlington*†..... Gentry | Joseph Sager. |
| Dearborn*†..... Platte | See Platte City. |
| Deepwater*†..... Henry | W. S. Banta. |
| De Kalb*†...Buchanan | See St. Joseph. |
| De Soto*†.....Jefferson | DENNING & BYRNES. |
| Dexter*†..... Stoddard | Mozley & Liles. |
| Dixon*†..... Pulaski | W. H. Murphy. |
| ▲Doniphan*†..... Ripley | J. C. Sheppard. |
| Downing*†..... Schuyler | See Lancaster. |
| Drexel*†..... Cass | John. F. Lawder. |
| Eagleville*..... Harrison | See Bethany. |
| Edgerton*†..... Platte | Bruce & Cumberford. |
| ▲Edina*†..... Knox | W. C. HOLLISTER. |
| Eldon*†..... Miller | W. M. Lumpkin. |
| El Dorado Springs* Cedar | R. N. Banister. |
| Elmo*†..... Nodaway | E. J. Bender. |
| Elsberry*†..... Lincoln | W. A. Dudley. |
| ▲Eminence*..... Shannon | L. B. Shuck. |
| Ethel*†..... Macon | J. T. White. |
| Everton*†..... Dade | Howard Ragsdale. |
| Excelsior Springs*† Clay | FRANK A. BENSON. |
| Fairfax*†..... Atchison | T. B. Safford. |
| Fairplay*†..... Polk | W. O. Staver. |
| Farber*†..... Audrain | See Mexico. |
| ▲Farmington*.St. Francois | M. R. SMITH. |
| ▲Fayette*†..... Howard | R. C. Clark. |
| Festus*†.....Jefferson | P. S. Henderlite. |
| Fillmore*..... Andrew | See Savannah. |
| Florida.....Monroe | See Paris. |
| Forest City*†..... Holt | D. S. Alkire. |
| ▲Forsyth*..... Taney | Charles H. Groom. |
| Foster*..... Bates | See Butler. |
| Frankford*†..... Pike | See Bowling Green. |
| ▲Fredericktown*†Madis'n | Thomas Halladay. |
| Freeman*†..... Cass | See Harrisonville. |
| ▲Fulton*†..... Callaway | T. A. BOULWARE. |
| ▲Gainesville*..... Ozark | McClendon & Boone. |
| ▲Galena*..... Stone | A. Hodges. |
| ▲Gallatin*†..... Daviess | HAMILTON & DUDLEY. |
| Galt*●..... Grundy | M. Bingham. |
| Garden City*†..... Cass | Jos. S. Holcomb. |
| ▲Gayoso..... Pemiscot | See Caruthersville. |
| Gilliam*†..... Saline | See Slater. |
| Gilman City●.... Harrison | Charles D. Knight. |
| Glasgow*†..... Howard | SHACKELFORD & DENNY. |
| Glenwood*†.... Schuyler | See Lancaster. |
| Golden City*†..... Barton | P. J. Essex. |
| Gorin*†..... Scotland | See Memphis. |
| Gower*†..... Clinton | See Plattsburg. |
| Graham*..... Nodaway | See Maryville. |
| Granger*†..... Scotland | See Memphis. |
| ▲Grant City*†..... Worth | KELSO, SCHOOLER & KELSO. |
| Green Castle*●... Sullivan | See Milan. |
| Green City*†.... Sullivan | S. H. Davis. |
| ▲Greenfield*†..... Dade | L. W. Shafer. |
| Green Ridge*†..... Pettis | See Sedalia. |
| Greenville*..... Wayne | J. Hines. |
| ▲Guilford*†.... Nodaway | G. M. Denny. |

| Town and County. | Name. |
|---|---|
| Hale*†..... Carroll | Fred S. Hudson. |
| Hallsville*†..... Boone | See Columbia. |
| Hamilton*†.... Caldwell | JOHN H KING. |
| Hannibal*†..... Marion | W. H. FISHER. |
| Hardin*†..... Ray | J. T. Allbritain. |
| Harris*†..... Sullivan | See Trenton. |
| ▲Harrisonville*†..... Cass | A. A. WHITSITT. |
| Hartville*..... Wright | J. W. Jackson. |
| Harwood*†..... Vernon | See Nevada. |
| Hayti..... Pemiscot | B. A. McKay. |
| ▲Herman*†.... Gasconade | AUGUST MEYER. |
| ▲Hermitage*..... Hickory | Wm. L. Pttts. |
| Higbee*†..... Randolph | J. F. Jarman. |
| Higginsville*†. Lafayette | WHITSETT & KEITH. |
| ▲Hillsboro*†..... Jefferson | W. H. H. Thomas. |
| Holden*†..... Johnson | J. P. Orr. |
| Holt*†..... Clay | D. L. Wilhoit. |
| Hopkins*†..... Nodaway | S. E. Browne. |
| ▲Houston*..... Texas | CLARK & DOOLEY. |
| Houstonia*†..... Pettis | See Sedalia. |
| Humansville*†..... Polk | O. J. McLane. |
| Hume*†..... Bates | See Rich Hill. |
| Humphreys*†... Sullivan | J. D. Johnson. |
| Hunnewell*†..... Shelby | See Shelbyville. |
| ▲Huntsville*†.. Randolph | JOHN N. HAMILTON. |
| Hurdland*†..... Knox | See Edina. |
| ▲Independence*† Jackson | JOHN G. PAXTON. |
| ▲Ironton*†..... Iron | William R. Edgar. |
| ▲Jackson*†. Cape Girard'u | W. H. Miller. |
| Jameson*†..... Daviess | See Gallatin. |
| Jamesport*†..... Daviess | SAM W. BUZARD. |
| Jamestown*†... Moniteau | See California. |
| Jasper*†..... Jasper | See Carthage. |
| ¶▲Jefferson City*†... Cole | A. M. HOUGH. |
| Jerico*..... Cedar | See Eldorado Springs. |
| Jonesburg*† Montg'mery | H W. Johnson. |
| Joplin*†..... Jasper | SPENCER & SON. |
| ▲Kahoka*†..... Clark | Charles Hiller. |
| Kansas City*†...Jackson | ASHLEY, GILBERT & DUNN, Massachusetts Bldg. Refer to First National Bank and National Bank of Commerce, Kansas City; East River National Bank, N. Y. |
| " ..... " | GAGE, LADD & SMALL, Rooms 605, 606, 607 and 608 New York Life Bldg. Attorneys for U. S. Trust Co. and International Loan & Trust Co. |
| " ..... " | HARWOOD & MEREDITH, New York Life Bldg. Refer to Wm. B. Clark, President Ætna Insurance Co., Hartford; Pennsylvania Fire Insurance Co., Philadelphia, and to any bank in Kansas City. |
| " ..... " | LATHROP, MORROW, FOX & MOORE, 117 West Sixth Street. Refer to any bank or wholesale house in Kansas City. |
| " ..... " | MESERVEY, PIERCE & GERMAN, American Bank Building, Attorneys for American Surety Co., New York. Refer to National Bank of Commerce. |
| " ..... " | KARNES, NEW KRAUTHOFF, Water Works Building. Special attention to commercial and corporation law and proceedings in bankruptcy. Refer to any bank in Kansas City. |
| " ..... " | FRANK TITUS, N.Y. Life Bldg. Collections and commercial law. Twenty years' local practice. Refers to Union National and Citizens National Bank. |
| " ..... " | WARNER, DEAN, GIBSON & McLEOD, Keith & Perry Bldg. Attorneys and counselors at law. |
| " ..... " | JAMES C. WILLIAMS, N. Y. Life Bldg. Refer to First National Bank, American National Bank and Union National Bank. Eastern references upon application. |
| " ..... " | WOLLMAN, SOLOMON & COOPER, Water Works Bldg. References: National Bank of Commerce and Inter-State National Bank. |
| Kearney*†..... Clay | See Liberty. |
| ▲Kennett*†..... Dunklin | C. P. Hawkin. |
| ▲Keytesville*†....Chariton | O. F. SMITH. |
| Kidder*†..... Caldwell | See Kingston. |
| King City*†..... Gentry | J. W. Sullinger. |
| ▲Kingston*●..... Caldwell | S. C. Rogers. |
| Kingsville*†.... Johnson | See Warrensburgh. |
| ▲Kirksville*†..... Adair | RIEGER & RIEGER. |
| Kirkwood*†.... St. Louis | J. T. JAMES. |

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▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Knobnoster*† ... Johnson | S. G. Kelley. |
| Knox City*† ... Knox | See Edina. |
| La Belle*† ... Lewis | E. A. Dowell. |
| Laclede*† ... Linn | O. F. Libby. |
| Laddonia*† ... Audrain | E. C. Kennan. |
| La Grange*† ... Lewis | C. M. Thomas. |
| ▲Lamar*† ... Barton | COLE & BURNETT. |
| Lamonte*† ... Pettis | Hunter & Young. |
| ▲Lancaster*† ... Schuyler | Fogle & French. |
| La Plata*† ... Macon | Joseph Park. |
| Laredo*† ... Grundy | See Trenton. |
| Lathrop*† ... Clinton | See Plattsburg. |
| Latour*† ... Johnson | See Harrisonville. |
| Lawson*† ... Ray | C. T. Garner. |
| ▲Lebanon*† ... Laclede | J. P. NIXON. |
| Lee's Summit*† ... Jackson | Hackler & Hackler. |
| Leeton† ... Johnson | See Sedalia. |
| Lemonville*† ... Putnam | See Unionville. |
| Lewistown*† ... Lewis | E. A. Dowel. |
| ▲Lexington*† ... Lafayette | S. N. WILSON. |
| Liberal*† ... Barton | See Lamar. |
| ▲Liberty*† ... Clay | M. E. LAWSON. |
| Licking* ... Texas | I. H. Windsor. |
| Lincoln*† ... Benton | See Warsaw. |
| ▲Linn*† ... Osage | Ryors & Vorhall. |
| ▲Linn Creek*† ... Camden | E. M. Carter. |
| ▲Linneus*† ... Linn | George B. Milburne, Jr. |
| Lock Springs*† ... Daviess | See Gallatin. |
| Lockwood*† ... Dade | W. S. Wheeler. |
| Louisiana*† ... Pike | JAMES W. REYNOLDS. |
| Lowry City*† ... St. Clair | See Osceola. |
| Lucerne*† ... Putnam | T. B. Davis. |
| Ludlow*† ... Livingston | See Chillicothe. |
| Luray*† ... Clark | See Kahoka. |
| Lutesville*† ... Bollinger | See Fredericktown. |
| ▲Macon*† ... Macon | JOHN A. WHITE. |
| Madison*† ... Monroe | See Paris. |
| Maitland*† ... Holt | E. L. Hart. |
| Malden*† ... Dunklin | D. R. Cox. |
| Malta Bend*† ... Saline | See Marshall. |
| ▲Mansfield*† ... Wright | L. D. Marr. |
| Marblehill*† ... Bollinger | W. K. Chandler. |
| Marceline*† ... Linn | Harry K. West. |
| Marionville*† ... Lawrence | C. C. Matlock. |
| ▲Marshall*† ... Saline | ROBERT M. REYNOLDS. |
| ▲Marshfield*† ... Webster | HARRY FYAN. |
| Martinsburg*† ... Audrain | See Mexico. |
| ▲Maryville*† ... Nodaway | B. RALEIGH MARTIN. |
| ▲Maysville*† ... DeKalb | Daniel Perry. |
| Mayview*† ... Lafayette | See Lexington. |
| McFall*† ... Gentry | John M. Schultze. |
| Meadville*† ... Linn | E. D. Harvey. |
| ▲Memphis*† ... Scotland | N. M. PETTINGILL. |
| Mendon*† ... Chariton | See Brunswick. |
| Mendota*† ... Putnam | See Unionville. |
| Merwin*† ... Bates | See Butler. |
| ▲Mexico*† ... Audrain | CHARLES R. MACFARLANE. |
| Miami* ... Saline | John A. Dunlap. |
| Middletown* Montgomery | J. B. Garber. |
| ▲Milan*† ... Sullivan | JOHN M. CAMPBELL. |
| Missouri City*† ... Clay | L. G. Hopkins. |
| Moberly*† ... Randolph | WILLARD P. CAVE. |
| Mokane*† ... Callaway | Homer Harris. |
| Monett*† ... Barry | DARROCH & CLARK. |
| Monroe City* ... Monroe | R. B. Bristow. |
| Montgomery City*† Mont | J. D. BARNETT. |
| ▲Monticello* ... Lewis | Blair & Marchand. |
| Montrose*† ... Henry | N. B. Conrad. |
| Morley*† ... Scott | Hunter & Kingsbury. |
| Morrisville* ... Polk | See Bolivar. |
| Mound City*† ... Holt | D. W. Porter. |
| Mountain Grove*† Wri't | C. F. Evans. |
| ▲Mt. Vernon*† ... Lawrence | Norman Gibbs. |
| Nelson*† ... Saline | Irvin Williams. |
| ▲Neosho*† ... Newton | GEORGE HUBBERT. |
| ▲Nevada*† ... Vernon | F. E. Gordon. |
| Newark* ... Knox | See Edina. |
| New Cambria*† ... Macon | B. D. Nortont. |
| New Florence*† ... Mont'y | T. J. Powell. |
| New Franklin*† Howard | See Boonville. |
| New Hampton*† Harrison | See Bethany. |
| New Haven*† ... Franklin | See Union. |
| ▲New London*† ... Ralls | DAVID WALLACE. |
| ▲New Madrid*† New Mad. | BREWER & BREWER. |
| Newtown*† ... Sullivan | See Milan. |
| Niangua ... Webster | See Marshfield. |
| Norborne*† ... Carroll | A. L. Morrow. |
| Novelty* ... Knox | W. N. Doyle. |
| Oak Grove*† ... Jackson | T. M. Vermillion. |
| Odessa*† ... Lafayette | J. A. Kemper. |
| Olean*† ... Miller | See Tuscumbia. |
| ▲Oregon* ... Holt | S. F. O'FALLON. |
| Orrick*† ... Ray | See Richmond. |
| Osborn*† ... DeKalb | P. M. Hatch. |
| ▲Osceola*† ... St. Clair | Mann & Daniel. |
| Otterville*† ... Cooper | See Boonville. |
| ▲Ozark*† ... Christian | W. A. LONG. |
| Pacific*† ... Franklin | See Union. |
| ▲Palmyra*† ... Marion | W. M. BOULWARE. |
| ▲Paris*† ... Monroe | J. R. REYNOLDS. |

| Town and County. | Name. |
|---|---|
| Parkville*† ... Platte | Geo. W. Day. |
| Parnell* ... Nodaway | Tibbets & Sexton. |
| Pattonsburg*† ... Daviess | T. A. Gaines. |
| Peirce City* ... Lawrence | F. C. JOHNSTON. |
| Perry*† ... Ralls | G. W. Humphrey. |
| ▲Perryville*† ... Perry | J. J. SEIBEL. |
| Piedmont*† ... Wayne | S. R. Durham. |
| Pilot Grove*† ... Cooper | See Boonville. |
| ▲Pineville* ... McDonald | A. V. Manning. |
| ▲Platte City*† ... Platte | Alonzo D. Burnes. |
| ▲Plattsburg*† ... Clinton | J. E. BOHART. |
| Pleasant Hill*† ... Cass | W. L. McCutchen. |
| Polo*† ... Caldwell | S. A. Field. |
| ▲Poplar Bluff*† ... Butler | S. M. CHAPMAN. |
| Portland*† ... Calloway | See Fulton. |
| ▲Potosi*† ... Washington | E. T. Eversole. |
| Powersville*† ... Putnam | See Unionville. |
| ▲Princeton*† ... Mercer | IRA B. HYDE. |
| Purdin*† ... Linn | See Cassville. |
| Queen City*† ... Schuyler | See Lancaster. |
| Quitman*† ... Nodaway | A. Collins. |
| Ravenwood*† ... Nodaway | See Maryville. |
| Raymore*† ... Cass | See Harrisonville. |
| Rea*† ... Andrew | See Savannah. |
| Republic*† ... Greene | Mooneyham & Mooneyham. |
| Rhinelander† Montgomery | See Hermon. |
| Rich Hill*† ... Bates | S. W. DOOLEY. |
| Richland*† ... Pulaski | Manes & Davis. |
| ▲Richmond*† ... Ray | BLACK & DE MASTERS. |
| Ridgeway*† ... Harrison | B. F. Holding. |
| Rocheport*† ... Boone | M. McKillop. |
| ▲Rockport*† ... Atchison | Malcolm McKillop. |
| Rockville*† ... Bates | See Clinton. |
| Rogersville*† ... Webster | See Marshfield. |
| ▲Rolla*† ... Phelps | T. M. JONES. |
| Rosendale*† ... Andrew | See Savannah. |
| Rothville*† ... Chariton | See Keytesville. |
| Russellville*† ... Cole | See Jefferson City. |
| Rutlege*† ... Scotland | See Gorin. |
| ▲Salem*† ... Dent | L. Judson. |
| Salisbury*† ... Chariton | W. S. STOCKWELL. |
| Sarcoxie*† ... Jasper | George F. Davis. |
| ▲Savannah*† ... Andrew | BOOHER & WILLIAMS. |
| Schell City*† ... Vernon | F. Childs. |
| ▲Sedalia*† ... Pettis | R. H. HUNTER. |
| Seneca*† ... Newton | G. W. Shutter-Cottrell. |
| Seymour*† ... Webster | R. E. Simmons. |
| Shelbina*† ... Shelby | W. O. L. Jewett. |
| ▲Shelbyville* ... Shelby | P. B. Dunn. |
| Sheldon*† ... Vernon | J. P. Jones & Son. |
| Sheridan*† ... Worth | A. N. Tibbels. |
| Sikeston*† ... Scott | See Poplar Bluff. |
| Silex*† ... Lincoln | See Troy. |
| Skidmore*† ... Nodaway | G. D. Fullerton. |
| Slater*† ... Saline | S. B BURKS. |
| Smithton*† ... Pettis | Hunter & Young. |
| Smithville*† ... Clay | D. S. Collins. |
| So.-West City* McDonald | See Pineville. |
| Spickard*† ... Grundy | W. M. Ashbrook. |
| ▲Springfield*† ... Greene | White & McCammon. |
| Stanberry*† ... Gentry | RATCLIFFE & RATCLIFFE. |
| ▲St. Charles*† St. Charles | R. C. HAENSSLER. |
| St. James*† ... Phelps | R. C. Carpenter. |
| ▲Steelville*† ... Crawford | J. T. Woodruff. |
| ▲Ste. Genevieve*† S. Genev. | P. H. HUCK. |
| Stewardsville*† De Kalb | B. F. Clark. |
| ▲St. Joseph*† ... Buchanan | LANDIS & BARR, 1st Nat. Bank Bldg. Commercial and corporation law. Special attention to collections and adjustments. Refer to any bank in the city. |
| " ... " | JULIEN B. SHACKELFORD. Refers to the First Nat. Bank. |
| " ... " | STAUBER, CRANDALL & STROP. Refer to National Bank of St. Joseph and German-American Bank; Union National Bank, Chicago. |
| St. Louis*† ... St. Louis | A. L. ABBOTT, 314 Pine St. Attorney for R. G. Dun & Co. Refers to American Exch. Bank |
| " ... " | FREDERICK H. BACON, 509 Olive St. Refers to State Bank. |
| " ... " | GEORGE M. BLOCK, 415 Locust St. Counsel for Jefferson Bank. Refers to Merchants-Laclede National Bank. |
| " ... " | COLLINS & JAMISON, 703 Rialto Bldg. Refer to Merchants-Laclede National and Mechanics Banks. |
| " ... " | GRANT, CARROLL & WHELESS, Century Bldg. Refer to Continental National Bank. |
| " ... " | KIDD & DAVIS, Laclede Bldg. Refer to Continental Nat. Bank. |
| " ... " | STEWART, CUNNINGHAM & ELIOT, Rialto Bldg. Counsel for Mechanics Bank. Refer also to National Bank of Commerce and Boatmen's Bank. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| St. Louis*†.....St. Louis (*Continued.*) | TAYLOR, ERD & TAYLOR. Counsel for Continental National Bank. |
| ▲Stockton*..... Cedar | JAMES MASTERS. |
| Stoutsville*†.....Monroe | R. L. Woodson. |
| Sturgeon*†.....Boone | Thomas C. Carter. |
| Sullivan*†.....Franklin | W. J. Webb. |
| Sumner*†.....Chariton | See Keytesville. |
| Sweet Springs*†...Saline | James H. Ashurst. |
| Tarklio*† ..... Atchison | L. G. POPE. |
| Thayer*†.....Oregon | S. M. Mecks. |
| Tina*†.....Carroll | George H. Williams. |
| Tipton*†.....Moniteau | R. M. Embry. |
| ▲Trenton*† .....Grundy | HUGH C. SMITH. |
| Triplett*† .....Chariton | See Brunswick. |
| ▲Troy*†.....Lincoln | W. R. Young. |
| Turney*†.....Clinton | See Plattsburg. |
| ▲Tuscumbia*† .....Miller | E. C. Swalem. |
| ▲Union*† .....Franklin | Charles F. Gallenkamp. |
| Union Star*†.....De Kalb | Henry Boone. |
| ▲Unionville*† .....Putnam | B. H. BONFOEY. |
| Urich*† .....Henry | J. A. Overbey. |
| ▲Vanburen†† .....Carter | Daniel Huett. |
| Vandalia*† .....Audrain | W. W. Botts. |
| Verona*† .....Lawrence | J. R. Woodill. |
| ▲Versailles*† .....Morgan | WM. FORMAN. |
| ▲Vienna*.....Maries | J. G. Slate. |
| Walker*† .....Vernon | See Nevada. |
| Walnut Grove*† .Greene | W. H. Davis. |
| ▲Warrensburg*†.Johnson | EWING COCKRELL. |
| ▲Warrenton*† .....Warren | T. T. Stewart. |
| ▲Warsaw*† .....Benton | H. P. Lay. |
| Washington*†..Franklin | J. C. KISKADDON. |
| Watson*† .....Atchison | See Rock Port. |
| Waverly*†.....Lafayette | E. M. Edwards. |
| ▲Waynesville*.....Pulaski | W. H. Locker. |
| Weatherby*† .....DeKalb | See Maysville. |
| Webb City*†.....Jasper | REDDING & OWEN. |
| Wellington*†..Lafayette | See Lexington. |
| Wellsville* .Montgomery | Barker & Shackelford. |
| Wentzville*†. St. Charles | See St. Charles. |
| Westboro*† .....Atchison | J. W. Peck. |
| Weston* .....Platte | James W. Coburn. |
| ▲West Plains*†....Howell | JAMES ORCHARD. |
| Wheatland*.....Hickory | Wm. D. Harryman. |
| Wheeling*† ..Livingston | S. W. Haynes |
| Willow Springs*† Howell | R. F. MOFFITT. |
| Windsor*† .....Henry | Allan & Chapman. |
| Winfield*† .....Lincoln | See Elsberry. |
| Winston*† .....Daviess | See Gallatin. |
| Wyaconda*† .....Clark | See Kahoka. |
| Xenia.....Putnam | See Unionville. |

## MONTANA.

| Town and County. | Name. |
|---|---|
| ▲Anaconda*†.Deer Lodge | GEORGE B. WINSTON. |
| Belt*† .....Cascade | J. B. Fitzgerald. |
| ▲Bigtimber*†Sweet Grass | Sydney Fox. |
| ▲Billings*†....Yellowstone | J. R. Goss. |
| ▲Boulder*† .....Jefferson | Cowan & Parker. |
| ▲Bozeman*† .....Gallatin | COCKRILL & COCKRILL. |
| ▲Butte*† .....Silver Bow | CLAYBERG & CORBETT. References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana. |
| ▲Choteau* .....Tetlon | J. G. Blair. |
| Columbia Falls*† Flath'd | D. F. Smith. |
| Deer Lodge*†De'r Lodge | See Anaconda. |
| ▲Dillon*†....Beaver Head | H R. MILTON. |
| Forsyth*† .....Custer | See Miles City. |
| ▲Fort Benton*†...Choteau | B. L. Powers. |
| ▲Glasgow*†.....Valley | J. J. Kerr. |
| Glendale* .....Beaver Head | See Dillon. |
| ▲Glendive*† .....Dawson | Thomas C. Holmes. |
| ▲Great Falls*†....Cascade | SAM'L STEPHENSON. |
| Hamilton*† .....Ravalli | R. A. O'Hara. |
| ¶▲Helena*† Lewis and Clarke | CLAYBERG, CORBETT & GUNN References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana. |
| ▲Kalispell*† .....Flathead | Sanford & Grubb. |
| ▲Lewistown*† .....Fergus | W. M. Blackford. |
| ▲Livingston*† .....Park | H. J. MILLER. |
| ▲Miles City*†.....Custer | GEORGE R. MILBURN. |
| ▲Missoula*†.....Missoula | THOMAS C. MARSHALL. |
| Neihart*† .....Cascade | A. J. Shores. |
| ▲Philipsburg*†....Granite | RODGERS & RODGERS. |
| Red Bluff .....Madison | See Virginia City. |
| ▲Red Lodge*† .....Cardon | George W. Pierson. |
| Sandcoulee*† ....Cascade | See Great Falls. |
| ▲Stevensville*†....Ravalli | GEORGE T. BAGGS. |
| ▲Townsend*†.Broadwater | Charles H. Baldwin. |
| ▲Virginia City*† ..Madison | L. L. Callaway. |
| ▲White SulphurSpgs*Mghr | M. WATERMAN. |
| Wibaux*† .....Dawson | See Glendive. |

## NEBRASKA.

| Town and County. | Name. |
|---|---|
| Adams*†.....Gage | See Beatrice. |
| ▲Ainsworth*†.....Brown | P. D. McANDREW. |
| ▲Albion*† .....Boone | J. A. Price. |
| Alexandria*†.....Thayer | E. V. Averill. |
| Allen*† .....Dixon | See Ponca. |
| Alliance*†.....Box Butte | Wm. Mitchell. |
| ▲Alma*†.....Harlan | THOMAS L. PORTER. |
| Ansley*†.....Custer | J. A. Armour. |
| Arapahoe*† .....Furnas | J. H. Mooney. |
| Arcadia*†.....Valley | See Ord. |
| Arlington*†.Washington | W. S. Cook. |
| Ashland*† ..... Saunders | W. B. CLARK. |
| Ashton*† .....Sherman | See Loup City. |
| Atkinson*† .....Holt | A. Searl. |
| ▲Auburn*†.....Nemaha | NEAL & EDWARDS. |
| ▲Aurora*† .....Hamilton | KELLOGG, STANLEY & COYKENDALL. |
| Avoca*†.....Cass | See Weeping Water. |
| Axtell*†.....Kearney | See Minden. |
| Bancroft*† .....Cuming | Anderson, Keefe & Elkins. |
| Barnston*† .....Gage | See Beatrice. |
| ▲Bartlett*.....Wheeler | A. L. Bishop. |
| Bartley*†....Red Willow | W. R. Starr. |
| ▲Bassett*† .....Rock | J. A. Douglas. |
| Battle Creek*†..Madison | See Norfolk. |
| Bayard* .....Cheyenne | D. D. Davis. |
| Bazile Mills*.....Knox | J. H. Berryman. |
| ▲Beatrice*† .....Gage | HAZLETT & JACKS |
| ▲Beaver City*†.....Furnas | Kelley & Keyes. |
| Beaver Crossing*† S'w'rd | See Seward. |
| Beemer*†.....Cuming | See West Point. |
| Bellwood*† ..... Butler | See David City. |
| Belvidere*† .....Thayer | See Hebron. |
| Benedict*† .....York | See York. |
| ▲Benkelman*† .....Dundy | J. W. James. |
| Bennett*†.....Lancaster | W. A. Hartley. |
| Bennington*† ...Douglas | P. A. Anderson. |
| Berlin*† .....Oteo | See Nebraska City. |
| Bertrand*†.....Phelps | Rhea Bros. |
| Big Springs*†.....Deuel | See Chappell. |
| ▲Blair*† .....Washington | W. C. WALTON. |
| Bloomfield*† .....Knox | W. E. Funk. |
| ▲Bloomington*†.Franklin | A. H. Byrum. |
| Blue Hill*†.....Webster | A. D. RAMSEY. |
| Blue Springs*† .....Gage | C. S. Otis. |
| Boelus*†.....Howard | S. A. Robinson. |
| Bradshaw*† .....York | See York. |
| Brainard*† .....Butler | A. K. Smith. |
| ▲Brewster* .....Blaine | J. W. Gardiner. |
| Brock*† .....Nemaha | S. B. Jarvis. |
| ▲Broken Bow*†....Custer | J. R. DEAN. |
| Bromfield*†....Hamilton | See Aurora. |
| Bruning*† ..... Thayer | See Hebron. |
| Bruno*†.....Butler | See David City. |
| Burchard*†.....Pawnee | Henry Matters. |
| Burr*† .....Oteo | See Nebraska City. |
| ▲Burwell*† .....Garfield | T. L. Hall. |
| ▲Butte* .....Boyd | D. A. Harrington. |
| Callaway*†.....Custer | R. E. Brega. |
| Cambridge*† .....Furnas | A. M. Keyes. |
| Campbell*†.....Franklin | L. E. Paquin, Jr. |
| Carlton*†.....Thayer | V. O. Rewick. |
| Carroll*† .....Wayne | See Wayne. |
| Cedar Bluffs*†. Saunders | See Wahoo. |
| Cedar Rapids* .....Boone | A. E. Garten. |
| ▲Central City*†...Merrick | P. S. HEATON. |
| Ceresco*† .....Saunders | See Wahoo. |
| ▲Chadron*† .....Dawes | A. W. CRITES. |
| ▲Chappell*† ..... Deuel | E. D Hamilton. |
| Chester*†.....Thayer | See Hebron. |
| Clarks*†.....Merrick | E. E. Ross. |
| Clarkson*†.....Colfax | See Schuyler. |
| Clatonia*† .....Gage | See Beatrice. |
| ▲Clay Center*† .....Clay | J. L. EPPERSON & SON. |
| Coleridge*†.....Cedar | See Hartington. |
| ▲Columbus*† .....Platte | McALLISTER & CORNELIUS. |
| Concord*† ..... Dixon | See Ponca. |
| Cook*†.....Johnson | See Tecumseh. |
| Cordova*†.....Seward | See Seward. |
| Cortland*†.....Gage | R. T. Smith. |
| Cozad*† .....Dawson | J. S. GOOD. |
| Crab Orchard*† Johnson | E. B. Laflin. |
| Craig*†.....Burt | See Tekamah. |
| Crawford*† .....Dawes | E. W. Dailey. |
| Creighton*†.....Knox | O. W. Rice. |
| Creston*†.....Platte | J. T. Morris. |
| Crete*† .....Saline | F. I. FOSS. |
| Culbertson*† .Hitchcock | L. H. Blackledge. |
| Curtis*†.....Frontier | W. H. Latham. |
| Dakota*†.....Dakota | F. A WOOD. |
| Danbury*† ..Red Willow | See Indianola. |
| Dannebrog*† ... Howard | See St. Paul. |
| Davenport*† .....Thayer | M. S. Gray. |
| ▲David City*† .....Butler | HASTINGS & HALL. |
| Dawson*† ....Richardson | See Falls City. |
| Daykin*† .....Jefferson | See Fairbury. |
| Decatur* ..... Burt | Thos. R. Ashley. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

| Town and County. | Name. |
|---|---|
| De Witt*† ..... Saline | See Wilber. |
| Diller*† ..... Jefferson | See Fairbury. |
| Dixon*† ..... Dixon | See Ponca. |
| Dodge*† ..... Dodge | See Fremont. |
| Doniphan*† ..... Hall | See Grand Island. |
| Dorchester*† ..... Saline | T. B. Parker. |
| Douglas*† ..... Otoe | Charles H. Marshall. |
| Du Bois*† ..... Pawnee | See Pawnee City. |
| Dunbar*† ..... Otoe | See Nebraska City. |
| Eagle*† ..... Cass | See Lincoln. |
| East Omaha ..... Douglas | See Omaha. |
| Edgar*† ..... Clay | Christy & Baden. |
| Elgin*† ..... Antelope | See Neligh. |
| Elk Creek*† ..... Johnson | See Tecumseh. |
| Elkhorn*† ..... Douglas | See Omaha. |
| Elm Creek*† ..... Buffalo | John M. Forrestall. |
| Elmwood*† ..... Cass | W. D. Dernier. |
| Elsie*† ..... Perkins | M. L. Mead |
| ▲Elwood*† ..... Gosper | A. M. White. |
| Emerson*† ..... Dixon | J. Leonard. |
| Eustis*† ..... Frontier | See Stockville. |
| Exeter*† ..... Fillmore | See Geneva. |
| ▲Fairbury*† ..... Jefferson | C. H. DENNEY. |
| Fairfield*† ..... Clay | C. H. Epperson. |
| Fairmont*† ..... Fillmore | John Barsby. |
| Falls City*† .. Richardson | A. J. WEAVER. |
| ▲Filley*† ..... Gage | See Beatrice. |
| Firth*† ..... Lancaster | G. F. Collins. |
| Ft. Calhoun* Washington | See Blair |
| Franklin*† ..... Franklin | A. R. Peck. |
| ▲Fremont*† ..... Dodge | LOOMIS & ABBOTT. Established 1876. General law practice. Attorneys for Commercial National Bank and Home Savings Bank. |
| Friend*† ..... Saline | J. Palmer. |
| ▲Fullerton*† ..... Nance | L. W. Morgan. |
| ▲Gandy* ..... Logan | See North Platte. |
| ▲Geneva*† ..... Fillmore | FRANK W. SLOAN |
| Genoa*† ..... Nance | E. V. Clark. |
| ▲Gering* ..... Scott's Bluff | J. M. King. |
| Germantown*† .. Seward | See Seward. |
| Gibbon*† ..... Buffalo | G. W. Cherrington. |
| Giltner* ..... Hamilton | See Aurora. |
| Gordon*† ..... Sheridan | R. McCarty. |
| Gothenburg*† ... Dawson | J. M. Ellingsworth. |
| Grafton*† ..... Fillmore | See Geneva. |
| ▲Grand Island*† ..... Hall | ASHTON & MAYER. |
| ▲Grant*† ..... Perkins | B. F. Hastings. |
| ▲Greeley* ..... Greeley | T. J. Doyle. |
| Greenwood*† ..... Cass | L. G. Scott. |
| Gresham*† ..... York | See York. |
| Gretna*† ..... Sarpy | H. C Lefler. |
| Guide Rock*† ... Webster | See Red Cloud. |
| Haigler*† ..... Dundy | O. E. Butterfield. |
| Hampton*† .... Hamilton | See Aurora. |
| Hardy*† ..... Nuckolls | See Nelson. |
| ▲Harrisburg* ..... Banner | E. R. Mann. |
| ▲Harrison*† ..... Sioux | A. T. Clark. |
| ▲Hartington*† ..... Cedar | MILLER & READY. |
| Harvard*† ..... Clay | L. G. Hurd. |
| ▲Hastings*† ..... Adams | TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings. |
| Havelock*† ... Lancaster | See Lincoln. |
| ▲Hayes Center* ..... Hayes | R. C. Orr. |
| Hay Springs*† .. Sheridan | See Rushville. |
| ▲Hebron*† ..... Thayer | J. T. McCUISTION. |
| ▲Hemingford*† Box Butte | Tuttle & Tash. |
| Henderson*† ..... York | See York. |
| Herman*† .. Washington | See Blair. |
| Hickman*† ..... Lancaster | See Lincoln. |
| Hildreth*† ..... Franklin | J. P. A. Black. |
| ▲Holdredge*† ..... Phelps | C. H. ROBERTS. |
| Holstein*† ..... Adams | W. S. McAuley. |
| Homer* ..... Dakota | See Dakota City. |
| Hooper*† ..... Dodge | G. B. Parsons. |
| Howell*† ..... Colfax | See Schuyler. |
| Hubbell*† ..... Thayer | See Hebron. |
| Humboldt*† . Richardson | E. O. TUCKER. |
| Humphrey*† ..... Platte | R. P. Drake. |
| ▲Hyannis*† ..... Grant | W. L. Matthews. |
| ▲Imperial*† ..... Chase | C. W. Meeker. |
| Indianola*† .. Red Willow | J. S. PHILLIPS. |
| Ithaca*† ..... Saunders | See Wahoo. |
| Jackson*† ..... Dakota | Ed. T. Keomey. |
| Jansen*† ..... Jefferson | See Fairbury. |
| Johnson*† ..... Nemaha | C. L. Wilson. |
| Julian*† ..... Nemaha | Francis Brown. |
| Juniata*† ..... Adams | S. L. Brass. |
| ▲Kearney*† ..... Buffalo | MARSTON & MARSTON. |
| Kenesaw*† ..... Adams | See Hastings. |
| ▲Kimball*† ..... Kimball | J. J. Kinney. |
| Laurel*† ..... Cedar | F. P. Votee. |
| Lawrence*† .... Nuckolls | See Nelson. |
| Lebanon*† .. Red Willow | See Indianola. |
| Leigh*† ..... Colfax | F. J. Everitt. |
| ▲Lexington*† ..... Dawson | E. A. COOK. |
| Liberty*† ..... Gage | E. E. Hardin. |
| ¶▲Lincoln*† ..... Lancaster | TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings. |
| Lindsay*† ..... Platte | Edw. A. Brodboll. |
| Linwood*† ..... Butler | See David City. |
| Litchfield*† .... Sherman | See Loup. |
| Lodge Pole*† .. Cheyenne | See Sidney. |
| Long Pine*† ..... Brown | J. S. Davisson. |
| Loomis*† ..... Phelps | Rhea Bros. |
| Louisville*† ..... Cass | See Plattsmouth. |
| ▲Loup*† ..... Sherman | R. J. Nightingale. |
| Lyons*† ..... Burt | Fremont Everett. |
| ▲Madison*† ..... Madison | WILLIS E. REED. |
| Madrid*† ..... Perkins | J. H. Bower. |
| Malmo*† ..... Saunders | See Wahoo. |
| Marquette*† ... Hamilton | See Aurora. |
| Mason City*● ..... Custer | See Broken Bow. |
| Maywood*† ..... Frontier | See Stockville. |
| ▲McCook*† ... Red Willow | W. S. MORLAN. |
| McCool Junction*† York | See York. |
| Mead*† ..... Saunders | See Wahoo. |
| MeadowGrove*† Madison | See Norfolk. |
| Merna*† ..... Custer | See Broken Bow. |
| Milford*† ..... Seward | T. A. Healey. |
| Millard*† ..... Douglas | J. T. Detweller. |
| Miller*† ..... Buffalo | Wm. Gaslin. |
| Milligan*† ..... Fillmore | F. O. LUCERA. |
| ▲Minden*† ..... Kearney | JOHN W. TIPTON. |
| Monroe ..... Platte | See Columbus. |
| Morse Bluff*† .. Saunders | See Wahoo. |
| ▲Mullen*† ..... Hooker | See Thedford. |
| Murdock*† ..... Cass | H. R. Neltzel. |
| Murray*† ..... Cass | J. E. Gilmore. |
| ▲Nebraska City*† .... Otoe | JOHN N. MORGAN. |
| Nehawka*† ..... Cass | C. W. Banning. |
| ▲Neligh*† ..... Antelope | Charles H. Kelsey. |
| ▲Nelson*† ..... Nuckolls | COLE & BROWN. |
| Nemaha*† ..... Nemaha | See Greenwood. |
| New Castle† ..... Dixon | See Laurel. |
| Newman Grove*† Madi'n | Allen, Reed & Ellis. |
| ▲Niobrara* ..... Knox | E A. Houston. |
| Norden* ..... Keya Paha | M. P. Meholm. |
| Norfolk*† ..... Madison | GEORGE A. LATIMER. |
| North Bend*† ..... Dodge | Ernest Kern. |
| ▲North Platte*† .. Lincoln | WILCOX & HALIGAN. |
| Oakdale*† ..... Antelope | M. B. Putney. |
| Oakland*† ..... Burt | W. D. Smith. |
| Odell*† ..... Gage | See Beatrice. |
| ▲Ogallala*† ..... Keith | Albert Muldoon. |
| Ohiowa*† ..... Fillmore | W. R. Fulton. |
| ▲Omaha*† ..... Douglas | T. W. BLACKBURN, McCagne Block. Refers to Merchants National Bank. |
| " ..... " | CRANE & CRANE, N. Y. Life Bldg. Refer to any National bank in Omaha. |
| " ..... " | WILLIAM A. DEBORD, N. Y. Life Bldg. Refers to Commercial National Bank and U. S. National Bank. |
| " ..... " | McCABE, McGILTON & RATH, First Nat. Bk. Bldg. Refer to Omaha National Bank and National Bank of Commerce. |
| " ..... " | B. N. ROBERTSON, Barker Block. Refers to any National bank in Omaha. |
| " ..... " | ANDREW E. WALKUP, Karbach Bldg. References—Omaha: Hon. J. M. Thurston, U.S. Senator, Hon. D. H. Mercer Congressman. |
| ▲O'Neill*† ..... Holt | M. F. HARRINGTON. |
| Ong*† ..... Clay | S. W. Christy. |
| ▲Ord*† ..... Valley | THOMAS L. HALL. |
| Orleans*† ..... Harlan | Beresford & Simpson. |
| ▲Osceola*† ..... Polk | M. A. Mills. |
| Osmond*† ..... Pierce | C. B. Willey. |
| Overton*† ..... Dawson | See Lexington. |
| Oxford*† ..... Furnas | J. H. Sherwood. |
| Page*† ..... Holt | See O'Neill. |
| Palisade*† .... Hitchcock | L. H. Blackledge. |
| Palmyra*† ..... Otoe | Charles A. Sweet. |
| Panama* ..... Lancaster | John T. Marshall. |
| ▲Papillion*† ..... Sarpy | G. M. Mullins. |
| ▲Pawnee City*† ... Pawnee | JOHN B. RAPER. |
| ▲Pender*† ..... Thurston | G. T. Graves. |
| Peru*† ..... Nemaha | See Auburn. |
| Petersburg*† ..... Boone | O. F. Plum. |
| Phillips*† ..... Hamilton | See Aurora. |
| ▲Pierce*† ..... Pierce | Douglas Cones. |
| Pilger*† ..... Stanton | See Stanton. |
| Plainview*† ..... Pierce | H. J. Wedgemood. |
| Platte Center*† .... Platte | See Columbus. |
| ▲Plattsmouth*† ..... Cass | J. H. HALDEMAN. |
| Pleasanton† ..... Buffalo | See Kearney. |
| Plymouth*† ..... Jefferson | See Fairbury. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station ¶ State Capital.

| Town and County. | Name. |
|---|---|
| ▲Ponca*† ..... Dixon | J. J. McCarthy. |
| Prague*† .....Saunders | See Wahoo. |
| Ragan*† ..... Harlan | See Alma. |
| Randolph*† .....Cedar | G. W. Wiltsie. |
| Ravenna*† ..... Buffalo | J. T. Smith. |
| ▲Red Cloud*† .... Webster | GEORGE R. CHANEY. |
| Republican City*† Harlan | N. J. Ludi. |
| Reynolds*† .....Jefferson | See Fairbury. |
| Rising City* ..... Butler | See David City. |
| Rogers*† ..... Colfax | See Schuyler. |
| Relo*† ..... Richardson | John Gagnon. |
| ▲Rushville*† .... Sheridan | C. Patterson. |
| Salem*† .....Richardson | See Falls City. |
| Sargent* ..... Custer | Wm Sherman. |
| Saronville*† ..... Clay | See Clay Center. |
| ▲Schuyler*† ..... Colfax | C. J. PHELPS. |
| Scribner*† ..... Dodge | Henry M. Kidder. |
| ▲Seward*† .....Seward | J. J. THOMAS. |
| Shelby*† ..... Polk | See Stromsburg. |
| Shelton*† ..... Buffalo | J. F. Walker. |
| Shickley*† ..... Fillmore | See Geneva. |
| Shubert*† ....Richardson | See Falls City. |
| ▲Sidney*† ..... Cheyenne | B. A. JONES. |
| Silver Creek*† ...Merrick | See Central City. |
| Smithfield*† .....Gosper | See Elwood. |
| Snyder*† .....Dodge | See Fremont. |
| South Bend*† ..... Cass | See Greenwood. |
| South Omaha*† .Douglas | See Omaha. |
| Spencer* ..... Boyd | F. W. Boggs. |
| Syringfield*† .....Sarpy | H. C. Leilens. |
| ▲Springview* ....Keyapaha | C. E. Lear. |
| Stamford*† ..... Harlan | See Orleans. |
| ▲Stanton*† .....Stanton | A. A. KEARNEY. |
| Staplehurst*† .... Seward | See Seward. |
| St. Edward*† .....Boone | R. F. Williams. |
| Steinhauer*† ..... Pawnee | See Pawnee City. |
| Stella*† ..... Richardson | See Falls City. |
| Sterling*† .....Johnson | L. A. Varner. |
| ▲Stockville* .....Frontier | L. H. Cheney. |
| ▲St. Paul*† ..... Howard | B. D. HAYWARD. |
| Strang*† ..... Filmore | See Geneva. |
| Stratton*† ..... Hitchcock | C. W. Shurtleff. |
| Stromsburg*† ..... Polk | John Tonge, |
| Stuart*† ..... Holt | J. A. Rice. |
| Sumner*† .....Dawson | See Lexington. |
| Superior*† .....Nuckolls | C. E. Adams. |
| Surprise*† .....Butler | See David City. |
| Sutherland*† .... Lincoln | See Wallace. |
| Sutton*† ..... Clay | F. B. Hawk. |
| Swanton*† ..... Saline | See Wilber. |
| Syracuse*† ..... Otoe | T. E. Brown. |
| Table Rock*† ....Pawnee | See Pawnee City. |
| Talmage*† ..... Otoe | See Nebraska City. |
| ▲Taylor* ..... Loup | C. I. Bragg. |
| ▲Tecumseh*† .... Johnson | J. S. DINSMORE & SON. |
| ▲Tekamah*† ..... Burt | A. N. Corbin, Jr. |
| Thayer*† ..... York | See York. |
| ▲Thedford*† .....Thomas | John H. Evans. |
| Tilden*† .....Madison | F. L. Putney. |
| Tobias*† ..... Saline | A. S. Sands. |
| ▲Trenton*† .... Hitchcock | R. O. Adams. |
| ▲Tryon ..... McPherson | See North Platte. |
| Ulysses*† ..... Butler | C. M. Sellies. |
| Unadilla*† ..... Otoe | See Nebraska City. |
| Union*† ..... Cass | Charles Graves. |
| University Pl*† Lancaster | T. M. Wimberley. |
| Upland*† ..... Franklin | See Bloomington. |
| Utica*† .....Seward | H. M. Coleman. |
| Valentine*† .....Cherry | F. W. Walcott. |
| Valley*† ..... Douglas | See Omaha. |
| Valparaiso*† .... Saunders | Clark & Allen. |
| Verdon*† .... Richardson | Frank Martin. |
| Vesta*† ..... Johnson | See Tecumseh. |
| Waco*† .....York | See York. |
| ▲Wahoo*† ..... Saunders | M. Newman. |
| Wakefield*† .....Dixon | J. H. Brown. |
| Wallace*† .....Lincoln | See North Platte. |
| Wauneta*† .....Chase | C. W. Meeker. |
| Wausa*† ..... Knox | H. M. McLeod. |
| Waverly*† .....Lancaster | See Lincoln. |
| ▲Wayne*† .....Wayne | FRANK M. NORTHROP. |
| Weeping Water*† ...Cass | A. L. Timblin. |
| Western*† ..... Saline | See Wilber. |
| Weston*† ..... Saunders | See Wahoo. |
| ▲West Point*† .... Cuming | T. M. MOODIE. |
| ▲Wilber*† .....Saline | J. H. Germin. |
| Wilcox*† ..... Kearney | See Minden. |
| Wilsonville*† .....Furnas | C. M. Kelley. |
| Winside*† .....Wayne | M. H. Dodge. |
| Wisner*† .....Cuming | See West Point. |
| Wood Lake*† .....Cherry | See Valentine. |
| Wood River*† ..... Hall | Abbott & Caldwell. |
| Wymore*† .....Gage | A. D. McCandless. |
| ▲York*† ..... York | CHARLES F. STROMAN. |
| Yutan*† ..... Saunders | See Wahoo. |

## NEVADA.

| Town and County. | Name. |
|---|---|
| ▲Austin*† ..... ....Lander | W. D. Jones. |
| ▲Belmont* .....Nye | See Austin. |
| Candelaria*† .. Esmeralda | C. B. Zabriskie. |
| ¶▲Carson City*† ..Ormsby | TORREYSON & SUMMERFIELD. |
| ▲Dayton*† ..... Lyon | John Lothrop. |
| ▲Elko*† ..... Elko | W. A. Massey. |
| ▲Ely* ..... White Pine | Frank X. Murphy. |
| ▲Eureka*† .....Eureka | P. Breen. |
| ▲Genoa*● ..... Douglas | D. W. Virgin. |
| ▲Hawthorne*† . Esmeralda | P. M. Bowler. |
| ▲Ploche*† ..... Lincoln | T. J. Osborne. |
| ▲Reno*† ..... Washoe | E. R. DODGE. |
| ▲Stillwater ..... Churchill | T. H. Kent. |
| ▲Virginia City*† .... Storey | E. D. KNIGHT. |
| Wadsworth*† ..... Washoe | See Reno. |
| ▲Winnemucca*† Humb'ldt | W. S. BONNIFIELD. |

## NEW HAMPSHIRE.

| Town and County. | Name. |
|---|---|
| Alton*† .....Belknap | See Laconia. |
| Andover*† ... Merrimack | Barron Shirley. |
| Ashland*† ..... Grafton | James L. Wilson. |
| Berlin*† ..... Coos | CHAMBERLIN & RICH. |
| Bristol*† ..... Grafton | Dearborn & Chase. |
| Canaan*† ..... Grafton | Geo. W. Murray. |
| Charlestown*† .. Sullivan | See Claremont. |
| Claremont*† .....Sullivan | COLBY & SON. |
| ▲Colebrook*† ..... Coos | T. F. Johnson. |
| ¶▲Concord*† ..Merrimack | STREETER, WALKER & HOLLIS. |
| Conway*† ..... Carroll | J. B. Nash. |
| Derry* ..... Rockingham | G. K. Bartlett. |
| ▲Dover*† ..... Strafford | W. F. NASON. |
| East Jaffrey*† ..Cheshire | See Peterboro. |
| Epping*† ... Rockingham | W. H. Drury |
| ▲Exeter*† ... Rockingham | EASTMAN & HOLLIS. |
| Farmington*† ..Strafford | Samuel S. Parker. |
| Fitzwilliam*● ....Cheshire | Amos J. Blake. |
| Francestown*†. Hillsboro | See Peterboro. |
| Franklin*† ... Marrimack | JAMES E. BARNARD. |
| Franklin Falls*†Merrim'k | Edward G. Leach. |
| Freedom* ..... Carroll | See Conway. |
| Goffstown*† ... Hillsboro | Samuel Upton. |
| Gorham*† ..... Coos | A. R. Evans. |
| Great Falls† .... Strafford | See Somersworth. |
| Greenville*† .. Hillsboro | Herbert J. Taft. |
| Hanover*† .....Grafton | See Lebanon. |
| ▲Haverhill*† .....Grafton | WM. F. WESTGATE. |
| Hillsboro ..... Hillsboro | Samuel W. Holman. |
| Hillsboro Bridge*† Hill'h | H. D. Pierce. |
| Hinsdale*† .....Cheshire | E. J. Temple |
| ▲Keene*† ..... Cheshire | HATCHELDER & FAULKNER. |
| ▲Laconia*† ..... Belknap | JEWETT & PLUMMER. |
| Lakeport*† .....Belknap | W. H. Flanders. |
| ▲Lancaster*† .....Coos | Drew, Jordan & Buckley. |
| ▲Lebanon*† ..... Grafton | C. A. DOLE. |
| Lisbon*† .....Grafton | George F. Morris. |
| Littleton*† ..... Grafton | Bingham, Mitchell & Batchellor. |
| ▲Manchester*† .. Hillsboro | BURNHAM, BROWN & WARREN. |
| Meridith*† ..... Belknap | Bertram Blaisdell. |
| Milford*† ..... Hillsboro | E. I. Kendall. |
| ▲Nashua*† ..... Hillsboro | E. S. & H. A. CUTTER. Attorneys for R. G. Dun & Co. |
| New Ipswich*†. Hillsboro | W. A. Preston. |
| New Market*† Rockin'm | A. L. Mellows. |
| ▲Newport*† ..... Sullivan | A. S. WAIT. |
| Orford* ..... Grafton | Chapman & Lang. |
| ▲Ossipee*† .....Carroll | Frank Weeks. |
| Penacook*† . Merrimack | Willis G. Buxton. |
| Peterboro*† ... Hillsboro | J. F. Brennan. |
| Pittsfield*† ...Merrimack | E. A. Lane. |
| ▲Plymouth*† ..... Grafton | Burleigh & Adams. |
| ▲Portsmouth*† . Rock'ham | JOHN W. KELLEY. |
| Raymond*† Rockingham | John T. Bartlett. |
| Rochester*† ... Strafford | WORCESTER, GAFNEY & SNOW. |
| Salmon Falls*† .Strafford | See Dover |
| Somersworth*† Strafford | EDGERLY & MATHEWS. |
| Sunapee* ..... Sullivan | George Dodge. |
| Suncook*† ... Merrimack | Almon F. Burbank. |
| Tilton*† ..... Belknap | W. B. Fellows. |
| Troy*† ..... Cheshire | See Keene. |
| Wakefield*† ..... Carroll | Arthur L. Foote. |
| Walpole*† ..... Cheshire | J. G. Bellows. |
| Whitefield*† ..... Coos | C. E. Wright. |
| Wilton*† ..... Hillsboro | Geo. E. Bales. |
| Winchester*† .. Cheshire | H. W. Brigham. |
| Wolfboro*† ..... Carroll | SEWELL W. ABBOTT. |
| Woodsville*† .... Grafton | Smith & Sloane. |

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▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

## NEW JERSEY.

| Town and County. | Name. |
|---|---|
| Absecon*† ..... Atlantic | See Atlantic City. |
| Allentown*† .. Monmouth | See Freehold. |
| Alloway*† ..... Salem | See Salem. |
| Arlington*† ..... Hudson | See Jersey City. |
| Asbury Park*† Monmo'th | DAVID HARVEY, JR. |
| Atlantic City*† Atlantic | THOMPSON & COLE. |
| Atlantic Highl'ds*† Mon. | CHARLES HARVEY. |
| Barnegat*† ..... Ocean | See Toms River. |
| Bayonne*† ..... Hudson | VAN BUSKIRK & PARKER. |
| Belleville*† ..... Essex | Skinner & Ten Eyck. |
| Belmar*† ..... Monmouth | See Asbury Park. |
| ▲Belvidere*† ..... Warren | GEORGE M. SHIPMAN. |
| Bergen Point*† .. Hudson | See Bayonne. |
| Beverly*† .... Burlington | See Burlington. |
| Bloomfield*† ..... Essex | GALLAGHER & RICHARDS |
| Bloomsbury*† Hunterd'n | J. W. Creveling. |
| Boonton*† ..... Morris | J. S. Salmon. |
| Bordentown*† Burlingt'n | JOHN P. HUTCHINSON. |
| Boundbrook*† Somerset | H. C. Suydam. |
| ▲Bridgeton*† Cumberland | WILLIAM A. LOGUE. |
| Burlington*† Burlington | ERNEST WATTS. |
| Butler*† ..... Morris | See Paterson. |
| Caldwell*† ..... Essex | See Montclair. |
| ▲Camden*† ..... Camden | HENRY I. BUDD, JR. |
| Cape May*† ..... Cape May | J. M. E. Hildreth. |
| ▲Cape May C.H.*† Cape M | J. M. E. Hildreth. |
| Carlstadt*† ..... Bergen | See Hackensack. |
| Cedarville*† Cumberland | B. T. Powell. |
| Chatham*† ..... Morris | A. PHILETUS KONKLE. |
| Clayton*† ..... Gloucester | See Woodbury. |
| Clinton*† ..... Hunterdon | See Flemington. |
| Closter*† ..... Bergen | C. B. Harvey. |
| Collingwood*† .... Camden | See Camden. |
| Cramer Hill*† .... Camden | See Camden. |
| Cranbury*† .... Middlesex | A. S. Applegate. |
| Cranford*† ..... Union | See Elizabeth. |
| Deckertown*† .... Sussex | Henry C. Hunt. |
| Dover*† ..... Morris | J. H. NEIGHBOUR. |
| East Orange*† ..... Essex | JEROME D. GEDNEY. |
| Eatontown*† Monmouth | See Long Branch. |
| Egg Harbor City*† Atlan. | See Atlantic City. |
| ▲Elizabeth*† ..... Union | P. H. GILHOOLY. |
| Elmer*† ..... Salem | Abram Cochran. |
| Englewood*† ..... Bergen | George R. Dutton. |
| Farmingdale*† Monm'th | See Freehold. |
| ▲Flemington*† Hunterdon | FLUCK & PARKER. |
| Fort Lee*† ..... Bergen | See Hoboken. |
| Franklin*† ..... Essex | See Newark. |
| ▲Freehold*† ... Monmouth | CHARLES A. BENNETT. |
| Frenchtown*† Hunterd'n | L D Hagaman. |
| Glassboro*† . Gloucester | See Woodbury. |
| Gloucester City*† Camd'n | See Camden. |
| Guttenburg*† .... Hudson | See Hoboken. |
| ▲Hackensack*† .... Bergen | DEMAREST & DE BAUN. |
| Hackettstown*† Warren | J. C. Allen. |
| Haddonfield*† ... Camden | H. S. Scovel. |
| Hammonton*† .. Atlantic | A. J. King. |
| Harrison*† ..... Hudson | See Jersey City. |
| Hightstown*† .... Mercer | S. M. Schenck. |
| Hoboken*† ..... Hudson | LEWIS, BESSON & STEVENS. |
| Hopewell*† ..... Mercer | John S. Van Dike. |
| Irvington ..... Essex | See Newark. |
| Jamesburg*† . Middlesex | See New Brunswick. |
| ▲Jersey City*† .... Hudson | QUEEN & TENNANT. References: Hudson County and Second National banks and New Jersey Title Guarantee & Trust Co. |
| " ..... " | VAN BUSKIRK & PARKER, Davidson Bldg. General law and equity practice. |
| " ..... " | WALLIS, EDWARDS & BUMSTED, No. 1 Exchange Place. Counsel in bank and corporation matters. |
| Kearney ..... Hudson | See Jersey City. |
| Keyport*† .... Monmouth | B. B. Ogden. |
| Lakewood*† ..... Ocean | T. J. R. Brown. |
| Lambertville*† Hunterd'n | WALTER F. HAYHURST. |
| Long Branch*† Monm'th | HEISLEY & MORRIS. |
| Madison*† ..... Morris | C A. Rathbun. |
| Manasquan*† . Monmouth | H. H. Wainright. |
| Matawan*† .. Monmouth | R. W. Dayton |
| ▲May's Landing*† Atlantic | JOHN C. REED. |
| Medford*† ... Burlington | See Mount Holly. |
| Merchantville*† Camden | See Camden. |
| Metuchen*† .. Middlesex | See New Brunswick. |
| Milburn† ..... Essex | See Orange. |
| Millville*† . Cumberland | Martin W. Lane. |
| Montclair*† ..... Essex | EDWIN B. GOODELL. |
| Moorestown*† Burlingt'n | S. K. Robbins. |
| ▲Morristown*† .... Morris | HENRY C. PITNEY, JR. |
| ▲Mount Holly*† Burlingt'n | CHARLES EWAN MERRITT. |
| ▲Newark*† ..... Essex | DE WITT & PROVOST. Attorneys for the North Ward National Bank. |
| " ..... " | GALLAGHER & RICHARDS. Refer to Essex Co. National Bank. |
| " ..... " | GUILD, LUM & SOMMER. Attorneys for German National Bank. |
| ▲New Brunsw'k*† Mid'sx | JAMES H. VAN CLEEF. |
| New Durham*† .. Hudson | See Jersey City. |
| ▲Newton*† ..... Sussex | Theodore Simonson. |
| Ocean City*† . Cape May | A. A. Howell. |
| Ocean Grove*† Monmouth | See Asbury Park. |
| Orange*† ..... Essex | BLAKE & HOWE. |
| Oxford*† ..... Warren | See Belvidere. |
| Palmyra*† .... Burlington | See Burlington. |
| Passaic*† ..... Passaic | T. M. MOORE and JOHN T. VAN RIPER. |
| ▲Paterson*† ..... Passaic | JAMES G. BLAUVELT. |
| Paulsboro*† ... Gloucester | See Woodbury. |
| Pemberton*† Burlington | See Mt. Holly. |
| Penn Grove*† ..... Salem | See Salem. |
| Pennington*† .... Mercer | T. D. Darling. |
| Perth Amboy*† Middlesex | C. C. HOMMANN. |
| Phillipsburg*† .. Warren | John I. Blair Reiley. |
| Plainfield*† ..... Union | CHARLES A. REED. |
| Pleasantville*† .. Atlantic | See Atlantic City. |
| Point Pleasant*† .. Ocean | Thomas Curtis. |
| Princeton*† ..... Mercer | FERGUS A. DENNIS. |
| Rahway*† ..... Union | LESLIE LUPTON. |
| Raritan*† ..... Somerset | See Somerville. |
| Red Bank*† .. Monmouth | EDMUND WILSON. |
| Ridgewood*† ..... Bergen | Cornelius Doremus. |
| Riverside*† .. Burlington | See Burlington. |
| Rockaway*† ..... Morris | John P. Stickle. |
| Rutherford*† .... Bergen | ADDISON ELY. |
| ▲Salem*† ..... Salem | W. T. HILLIARD. |
| Seabright*† .. Monmouth | See Atlantic Highlands. |
| Sea Isle City*† .. Cape May | Thos. W. Sudlum. |
| ▲Somerville*† ... Somerset | JAMES J. BERGEN. |
| South Amboy*† Middlesx | See Perth Amboy. |
| South Orange*† ... Essex | See Orange. |
| South River*† Middlesex | See New Brunswick. |
| Summit*† ..... Union | WM. D. & L. A. GIBBY. |
| Swedesboro*† Gloucester | Edgar Shivers. |
| ▲Toms River*† ..... Ocean | Isaac W. Carmichael. |
| Town of Union† .. Hudson | See Hoboken. |
| ¶▲Trenton*† ..... Mercer | WOODBURY D. HOLT. Attorney for First National Bank. |
| " ..... " | FRANCIS C. LOWTHORP. Attorney for Broad St. National Bank and R. G. Dun & Co. |
| Tuckerton*† ..... Ocean | See Toms River. |
| Vincentown*† Burlingtn | See Mount Holly. |
| Vineland*† .. Cumberland | HENRY S. ALVORD. |
| Washington*† ... Warren | William A. Stryker. |
| Weehawken*† .... Hudson | See Hoboken. |
| Westfield*† ..... Union | See Elizabeth. |
| West Hoboken*† Hunson | See Hoboken. |
| West New York .. Hudson | See Hoboken. |
| Woodbridge*† . Middlesex | See Rahway. |
| ▲Woodbury*† . Gloucester | DAVID O. WATKINS. |
| Woodstown*† ..... Salem | Enoch S. Fogg. |

## NEW MEXICO.

| Town and County. | Name. |
|---|---|
| ▲Albuquerque*† Bernalilo | JOHNSTON & FINICAL. |
| ▲Aztec* ..... San Juan | Robert C. Prewitt. |
| ▲Carlsbad ..... Eddy | JOHN FRANKLIN. |
| ▲Clayton*† ..... Union | W. H. C. McKesson. |
| Deming*† ..... Grant | S. M. Ashenfelter. |
| East Las Vegas*† San Mig'l | W. G. HAYDEN. |
| Eddy*† ..... Eddy | See Carlsbad. |
| ▲Hillsboro* ..... Sierra | A. B. Elliott. |
| ▲Las Cruces*† Donna Anna | S. B. Newcomb. |
| ▲Las Vegas*† .. San Miguel | REDMOND McDONAGH. |
| ▲Lincoln* ..... Lincoln | E. W. HULBERT. |
| ▲Los Lunas*† .... Valencia | See Albuquerque. |
| Magdalena*† .... Socorro | See Albuquerque. |
| ▲Mora* ..... Mora | See Las Vegas. |
| ▲Puerto de Luno* Guadalo'p | See Las Vegas. |
| Raton*† ..... Colfax | GEORGE McCORMICK. |
| ▲Roswell*† ..... Chaves | Alexander J. Nisbet. |
| San Marcial*† .... Socorro | See Socorro. |
| ¶▲Santa Fe*† .... Santa Fe | GEORGE W. KNAEBEL. |
| ▲Silver City*† ..... Grant | CONWAY & HAWKINS. |
| ▲Socorro*† ..... Socorro | C. RILEY. |
| ▲Springer*† ..... Colfax | See Raton. |
| ▲Taos* ..... Taos | See Las Vegas. |
| ▲Tierra Amarilla. Rio Ar'ba | See Santa Fe. |
| White Oaks*. .... Lincoln | B. H. Dye. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

## NEW YORK.

| Town and County. | Name. |
|---|---|
| Adams*•† ..... Jefferson | W. H. H Taylor. |
| Addison*•† ..... Steuben | H. D. BALDWIN. |
| Afton*•† ..... Chenango | George A. Haven. |
| Akron*•† ..... Erie | Paxon & Paxon. |
| ¶▲Albany*•† ..... Albany | A. & W. LANSING, Attorneys for National Commercial Bank. |
| " ..... " | MONTIGNANI, MALLORY & ELMENDORF. Attorneys for Mechanics & Farmers Bank. |
| " ..... " | ROSENDALE & RESSBERG. Refer to any in Albany. |
| ▲Albion*•† ..... Orleans | GURDON W. FITCH. |
| Alfred* ..... Allegany | See Belmont. |
| Allegany*•† .. Cattaraugus | W. C. Overton. |
| Amenia*•† ..... Dutchess | George H. Swift. |
| Amityville*•† ..... Suffolk | S. P. Hildreth. |
| Amsterdam*•† ... Montg'y | NISBET & HANSON. |
| Andes* ..... Delaware | B. Johnson. |
| Andover*•† ..... Allegany | CLAYTON L. EARLEY. |
| Angelica*•† ..... Allegany | H. E. Dudley. |
| Antwerp*•† ..... Jefferson | H. J. Foote. |
| Arcade*•† ..... Wyoming | G. A. Barnes. |
| ▲Argyle ..... Washington | John B. Conway. |
| Attica*•† ..... Wyoming | O. H. & W. E. Hopkins. |
| ▲Auburn*•† ..... Cayuga | FRANK S. WRIGHT. |
| Aurora*•† ..... Cayuga | John A. Hudson. |
| Avoca*•† ..... Steuben | E. W. Bozard. |
| Avon*•† ..... Livingston | Wm. Carter. |
| Babylon*•† ..... Suffolk | See Riverhead. |
| Bainbridge*•† .. Chenango | George I. Skinner. |
| Baldwinsville*•† . Onond'a | D. C. Greenfield. |
| ▲Ballston Spa*•† .. Saratoga | JESSE S. L'AMOREAUX. |
| ▲Batavia*•† ..... Genessee | TARBOX & SHERWIN. |
| ▲Bath*•† ..... Steuben | McMASTER & PARKHURST. |
| Bay Shore*•† ..... Suffolk | George H. Furman. |
| Belfast*•* ..... Allegany | A. P. McIntosh. |
| ▲Belmont*•† ..... Allegany | Reynolds, Brown & Reynolds. |
| Bergen*•† ..... Genessee | See Batavia. |
| ▲Binghamton*•† .. Broome | BABCOCK, SPERRY & VAN CLEVE. Refer to Strong State Bank and Susquehanna Valley Bank. |
| Bolivar*•† ..... Allegany | Curtis & Bliss. |
| Boonville*•† ..... Oneida | B. A. Capron. |
| Brewster*•† ..... Putnam | A. J. Miller. |
| Brockport*•† ..... Monroe | HOMER D. BENEDICT. |
| Brockton*•† . Chautauqua | F. C. Lewis. |
| Brookfield* ..... Madison | N A. Crumb. |
| ▲Brooklyn*•† ..... Kings | See New York City. |
| Buffalo*•† ..... Erie | CHARLES C. FARNHAM, Mutual Life Bldg. Reference: Buffalo Commercial Bank. |
| " ..... " | FREDERICK O. BISSELL, 110 Pearl Street (Dun Bldg.) Collections, commercial and real estate law especially. Attorney for R. G. Dun & Co., Buffalo. Refers to the City Bank, Third National Bank and Bank of Buffalo. |
| " ..... " | FRANK H. BUTTON, D. S. Morgan Bldg. References: The City Bank of Buffalo; D. Appleton & Co., N. Y. City. |
| " ..... " | EDWARD E. TANNER, Prudential Bldg. Refers to Peoples Bank of Buffalo and the City Bank. |
| " ..... " | JOHN A. VAN ARSDALE, Guaranty Bldg. Refers to Third National and Buffalo Commercial banks. |
| " ..... " | CHAS. B. WHEELER, Erie Co. Sav. Bank Bldg. Refer to any bank in Buffalo. |
| Caledonia*•† . Livingston | D. D. McColl. |
| Cambridge*•† Washingt'n | D. M. Westfall. |
| Cambden*•† ..... Oneida | P. H. FITZGERALD. |
| Campbell*•† ..... Steuben | E. B. Ross. |
| Canajoharie*•† .. Montg'y | B. F. Spraker. |
| ▲Cananddaigua*•† . Ontario | F. H. HAMLIN. |
| Canaseraga*•† .. Allegeny | D. H. Holliday. |
| Canastota*•† ..... Madison | A. O. Briggs. |
| Candor*•† ..... Tioga | See Owego. |
| Canisteo*•† ..... Steuben | A. H. Burrill. |
| ▲Canton*•† .. St. Lawrence | ALMERON Z. SQUIRES. |
| Cape Vincent*•† Jefferson | MORRIS E. LEE. |
| ▲Carmel*•† ..... Putnam | George E. Anderson. |
| Carthage*•† ..... Jefferson | A. E. KILBY. |
| Castile*•† ..... Wyoming | E. B. Windsor. |
| Castleton*•† ..... Rensslaer | B. W. Stryker. |
| ▲Catskill*•† ..... Greene | S. CROWELL. |
| Cattaraugus*•† Catta'agus | D. E. Powell. |
| Cazenovia*•† ..... Madison | E. S More. |
| Champlain*•† ..... Clinton | W. H. Dunn. |
| Chateaugay*•† .. Franklin | A. B. Cooney. |
| Chatham*•† ..... Columbia | C. E. BARRETT. |
| Cherry Creek*•† Chatt'qua | R. A. Hall. |
| Cherry Valley*•† .. Otsego | Barnum Bros. |
| Chester*•† ..... Orange | See Newburg. |
| Chittenango*•† ... Madison | Charles Kellogg. |
| Churchville*•† ..... Monroe | See Brockport. |
| Clayton*•† ..... Jefferson | H. E. & G. E. MOORE. |
| Cleveland*•† ..... Oswego | James Gallagher. |
| Clifton Springs*•† Ontario | Ellis & Griffiths. |
| Clinton*•† ..... Onedia | L. M. Martin. |
| Clyde*•† ..... Wayne | C. W. Field. |
| Cobleskill*•† ... Schoharie | C. H. Holmes. |
| Cohocton*•† ..... Steuben | S. J Depew. |
| Cohoes*•† ..... Albany | HENRY A. STRONG. |
| Cold Spring*•† ... Putnam | W. H. Haldane. |
| College Point*•† .. Queens | Wm. Sutter. |
| ▲Cooperstown*•† ... Otsego | Charles T. Brewer. |
| Corning*•† ..... Steuben | WM. J. TULLY. |
| Cornwall*•† ..... Orange | Daniel E. Pope. |
| ▲Cortland*•† ..... Cortland | BOUTON & CHAMPLIN. |
| Coxsackie*•† ..... Greene | John B. Brook. |
| Crown Point*•† ..... Essex | See Port Henry. |
| Cuba*•† ..... Allegany | Armstrong & Todd. |
| Dansville*•† .. Livingston | B. G. FOSS. |
| Dayton*•† ... Cattaraugus | N. M. Allen. |
| ▲Delhi*•† ..... Delaware | John A. Kemp. |
| Depew*•† ..... Erie | See Lancaster. |
| Deposit*•† ..... Broome | C. E. Scott. |
| De Ruyter*•† ..... Madison | L. B. Kern. |
| Dobb's Ferry *•† Westch'r | Townsend & McClelland. |
| Dolgeville*•† ... Herkimer | C. L. Hildreth. |
| Dover Plains*•† .. Duchess | See Poughkeepsie. |
| Dundee*•† ..... Yates | LEWIS J. WILKIN. |
| Dunkirk*•† .. Chautauqua | STEARNS & WARNER. |
| Earlville*•† ..... Madison | S. B. Cloyes. |
| East Aurora *•† ..... Erie | FRANK R. WHALEY. |
| E. Bloomfield*† .. Ontario | See Canandaigua. |
| E. Randolph*Cattaraugus | J. V. Goodwill. |
| Edmeston*•† ..... Otsego | See Cooperstown. |
| ▲Elizabethtown*† ... Essex | A. K. Dudley. |
| Ellenville*•† ..... Ulster | G. G. & J. B. Keeler. |
| Ellicottville*•† Cattar'gus | S. N. WHEATON. |
| Ellington*.. Chautauqua | See Jamestown. |
| ▲Elmira*•† ..... Chemung | LOWMAN & BYRNE. |
| " ..... " | CHARLES MARVIN. |
| Erieville*•† ..... Madison | See Morrisville. |
| Fairport*•† ..... Monroe | E. J. Fisk. |
| Farmer*•† ..... Seneca | See Ovid. |
| Far Rockaway*•† . Queens | E. J. DEALY. |
| Fayetteville*•† Onondaga | See Syracuse. |
| Fillmore*•† ..... Allegany | R. L. Richardson. |
| Fishkill*•† ..... Dutchess | See Poughkeepsie. |
| Fishkill onHds'n*•† Dutc's | H. H. Hustis. |
| Flushing*•† ..... Queens | H. S. MOORE. |
| ▲Fonda*•† ... Montgomery | J. S. Sitterley. |
| Forestville*•† Chautaug'a | A. W. Hull. |
| Fort Ann*•†. Washington | F. I. Baker. |
| Fort Edward*•† Wash'ton | Robert O. Bascom. |
| Fort Plain*•† Montgom'ry | D. C. Shults. |
| Frankfort*•† ... Herkimer | J. J. Dudleston, Jr. |
| Franklin*† ..... Delaware | L. F. Raymond. |
| Franklinville*•† Cattar'us | George E. Spring. |
| Fredonia*•† . Chautauqua | B. F. SKINNER. |
| Freeport*•† ..... Nassau | George Wallace. |
| Friendship*•† ... Allegany | A. L. Elliott. |
| Fulton*•† ..... Oswego | MEAD & STRANAHAN. |
| Fultonville*•† Montgom'y | R. B. Fish. |
| Gainesville*•† .. Wyoming | See Warsaw. |
| ▲Geneseo*† ..... Livingston | JOHN R. STRANG. |
| Geneva*•† ..... Ontario | MASON & ROSE. |
| Gilbertsville*† ..... Otsego | See Cooperstown. |
| Glen Cove*•† ..... Nassau | E. T. Payne. |
| Glens Falls*•† ..... Warren | ASHLEY, WILLIAMS & FOWLER. |
| Gloversville*•† ..... Fulton | BAKER & BURTON. |
| ▲Goshen*•† ..... Orange | J. W. GOTT. |
| Gouverneur*•† . St. Law'ce | Conger & Orvis. |
| Gowanda*•† . Cattaraugus | F. J. Blackman. |
| Granville*•† . Washington | Thomas & Everets. |
| Greene*•† ..... Chenango | M. F. Porter. |
| Greenport*•† ..... Suffolk | LE ROY E. RAYNOR, |
| Greenwich*•† Washingt'n | Gibson & Vankirk. |
| Groton*•† ..... Tompkins | W. H. Hare. |
| Hamburg*•† ..... Erie | Perry M. Thorn. |
| Hamilton*•† ..... Madison | Joseph Mason. |
| Hammondsport*•† . Steu'n | W. S. Drew. |
| Hancock*•† ..... Delaware | Frank Taylor. |
| Hannibal*•† ..... Oswego | D. D. Metcalf. |
| Havana*† ..... Schuyler | See Watkins. |
| Haverstraw*•† . Rockland | THOMAS H. LEE. |
| Hempstead*• ..... Nassau | A. R. Griffin. |
| ▲Herkimer*•† ... Herkimer | A. B. STEELE. |

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| Town and County. | Name. |
|---|---|
| Hermitage .....Wyoming | See Warsaw. |
| Hobart*†.....Delaware | Edward O'Connor. |
| Holland*† .....Erie | Fred S. Jackson. |
| Holland Patent*† Oneida | W. J. B. Williams. |
| Holley*† .....Orleans | H. O. Jones. |
| Homer*† .....Cortland | W. J. Smith. |
| Honeoye Falls*† Monroe | J. E. Robson. |
| Hoosick Falls*† Rensse'r | Willis E. Heaton. |
| Hornellsville*† ..Steuben | DOLSON, ROBBINS & DOLSON |
| Horseheads*† ..Chemung | Frank S. Bentley. |
| ▲Hudson*† .....Columbia | ISAAC N. COLLIER. |
| Hume*† .....Allegany | E. E. & G. W. Harding. |
| Huntington*† ...Suffolk | THOMAS YOUNG. |
| Ilion*† .....Herkimer | James Conkling |
| ▲Ithaca*† .....Tompkins | S. D. HALLIDAY. |
| ▲Jamaica*† .....Queens | WILLIAM W. GILLEN. |
| Jamestown*† .Chautau'a | FOWLER & WEEKS. |
| ▲Johnstown*† .....Fulton | FRED LINUS CARROLL. |
| Jordan*† .....Onondaga | John G. Bramley. |
| Keeseville*† .....Essex | Hewitt & Wolcott. |
| Kinderhook*† Columbia | Gerrit S. Collier. |
| ▲Kingston*† .....Ulster | JOHN G. VAN ETTEN. |
| ▲Lake George*† ...Warren | E. Hunt. |
| ▲Lake Pleasant*† Hamilton | See Northville. |
| Lancaster*† .....Erie | H. B. Van Peyma. |
| Lansingburg*† .Rensel'r | ROBERT E. STILES. |
| Le Roy*† .....Genesee | W. H. Smith. |
| Liberty*† .....Sullivan | D. S. Hill. |
| Lima*† .....Livingston | G. W. Atwell, Jr. |
| Little Falls*† .Herkimer | P. H. McEVOY. |
| ▲Little Valley*● Cattar'us | E. A. Nash. |
| Livonia*† .....Livingston | Charles Ward, |
| Locke*† .....Cayuga | See Moravia. |
| ▲Lockport*† .....Niagara | W. H. & F. A. RANSOM. |
| Long Island City*† Qu'ns | FRED N. SMITH. |
| ▲Lowville*† .....Lewis | Fred. C. Schraub. |
| ▲Lyons*† .....Wayne | DWIGHT S. CHAMBEBLAIN. |
| Madrid*● ....St. Lawrence | F. J. Merriman. |
| ▲Malone*† .....Franklin | JOHN I. GILBERT. |
| Mamaroneck*† Weste'ter | See Port Chester. |
| Marathon*† ....Cortland | A. M. Mathewson. |
| Margaretville*† .Delaware | A. P. Carpenter. |
| Massena*† ...St. Lawrence | J. C. Crapser. |
| Matteawan*† .. Dutchess | S. K. Phillips. |
| ▲Mayville*† .. Chautauqua | VAN DUSEN & MARTIN. |
| Mechanicsville*† . Sarat'a | J. F. Terry. |
| Medina*● .....Orleans | Filkins & Coe. |
| Mexico*† .....Oswego | C. I. Miller. |
| Middleburg*† . Schoharie | Dow Beekman. |
| Middleport*† ....Niagara | G. F. Thompson. |
| Middletown*† ....Orange | DILL & COX. |
| Millbrook*† ... Dutchess | See Poughkeepsie. |
| Millerton*† .... Dutchess | E. W. Simmons. |
| Mohawk*† .... Herkimer | James B. Rafter. |
| ▲Monticello*† .. Sullivan | Timothy F. Bush. |
| Montour Falls*† Schuyler | Frank Johnson. |
| Moravia*† .....Cayuga | S. E. Day. |
| Morris*† .....Otsego | N. Bridges. |
| Morrisania*† .. New York | See New York City. |
| ▲Morrisville*† ... Madison | J. A. Johnson. |
| Mt. Kisco*† Westchester | H. J. Slosson. |
| Mt. Morris*† . Livingston | John M. Hastings. |
| Mt. Vernon*† .. Weste'ter | JOHN M. GORHAM. |
| Naples*† .....Ontario | J. A. Seamans. |
| Newark*† ..... Wayne | M. I. Greenwood. |
| New Berlin*† . Chenango | O. F. Matterson. |
| New Brighton*† . Richm'd | DE GROOT, RAWSON & STAFFORD. |
| ▲Newburg*† .....Orange | A. H. F. SEEGER. |
| ▲New City*● ..... Rockland | Frank P. Demarest. |
| New Paltz*† .....Ulster | J. N. Vanderlyn. |
| Newport*† .....Herkimer | C. L. Fellows. |
| New Rochelle*† Westch'r | JOHN J. CRENNAN. |
| ▲New York City*† N. Y'k | JOHN A. AMUNDSON, 146 Broadway. Corporation, surrogate, and general practice. Refers to National Park Bank. |
| " ..... " | BAGGOTT & RYALL, 309 Broadway. Counsel in bank and corporation matters. Refer to Importers & Traders National Bank. |
| " ..... " | BOOTH & DEANE, 271 Broadway. General practice; commercial law and collections. Refer to National Shoe & Leather Bank. |
| " ..... " | BRIESEN & KNAUTH, 229 Broadway. Attorneys for Knauth, Nachod & Kuhne, bankers. |
| " ..... " | ELISHA K. CAMP, 11 Broadway. General practice; collections. Reference: The National Bank of the Republic, of New York. |
| " ..... " | CARTER, HUGHES & DWIGHT Attorneys and counselors at law, suite 150-160, 96 Broadway and 6 Wall St. Counsel for Western National Bank, and Counsel for Chemical National Bank. |
| ▲New York City*† N. Y'k (Continued.) | DILL, BOMEISLER & BALDWIN, 27 Pine St. Attorneys for Seventh National Bank, N. Y., Lincoln National Bank, Boston. |
| " ..... " | LOUIS F. DOYLE, N. Y. TIMES BLDG. Attorney for National Park Bank of New York. |
| " ..... " | HASTINGS & GLEASON, 265 Broadway. General practice; commercial, insurance, corporation and banking. Counsel for the National Bank of the Republic. |
| " ..... " | THOMAS G. HILLHOUSE, 37 and 39 Wall St. Counsel for Metropolitan Trust Company. |
| " ..... " | M. S. & I. S. ISAACS, 27 Pine St. General practice. Attorneys for Columbia Bank. |
| " ..... " | JAY & CANDLER, 48 Wall St. William Jay, counsel for Continental Trust Co. of N. Y. Flamen B. Candler, N. Y., counsel for Second National Bank of Norwich, Conn. |
| " ..... " | GEORGE C. LAY, 100 Broadway. Refers to National Shoe & Leather Bank. |
| " ..... " | MILLER, PECKHAM & DIXON, 80 Broadway. Attorneys for Union Trust Co. of New York, Guaranty Trust Co. of New York, Bank of New York, N. B. A. |
| " ..... " | CHARLES EDGAR MILLS, 115 Broadway. Commissioner for all States and Territories. Taking depositions for State courts a specialty. Acknowledgments, affidavits, etc. |
| " ..... " | SETH H. ROBINSON, 203 Broadway. Refers to Chase National Bank. Attorney for Merchants Exchange National Bank. |
| " ..... " | SIMPSON, THACHER & BARNUM, 10 Wall St. Attorneys for the Chase National Bank. |
| Niagara Falls*†. Niagara | ELY, DUDLEY & COHN. |
| North Collins*† .....Erie | E. R. Sherman. |
| North Granville* Wash'n | Samuel Thomas. |
| Northport*† ..... Suffolk | C. B. Partridge. |
| N. Tonawanda*† .Niagara | ALBERT R. SMITH. |
| Northville*† .....Fulton | James R. Van Ness. |
| ▲Norwich*† ...Chenango | WM. J. BOLGER. |
| Norwood*† .St. Lawrence | N. M. Claflin. |
| Nunda*† .....Livingston | E. C. Olney. |
| Nyack*† .....Rockland | See Haverstraw. |
| Oakfield*† .....Genesee | B. F. Hawes. |
| Ogdensburg*● St. L'w'nce | D. B. LUCEY. |
| Olean*† .....Cattaraugus | F. W. KRUSE. |
| Oneida*† .....Madison | H. W. COLEY. |
| Oneonta*† .....Otsega | Alva Seybolt. |
| ▲Oswego*† .....Oswego | FRANCIS E. HAMILTON. |
| ▲Ovid*† .....Seneca | Francis C. Allen. |
| ▲Owego*† .....Tioga | H. AUSTIN CLARK. |
| Oxford*† ..... Chenango | W. H. Hyde. |
| Oyster Bay*† .....Nassau | F. M. Brigham. |
| Painted Post*† ..Steuben | J. S. Tobias. |
| Palmyra*† .....Wayne | G. S. TINKLEPAUGH. |
| Parish*† .....Oswego | E. G. Lynch. |
| Patchogue*† .....Suffolk | A. H. Carmen. |
| Pawling*† .....Dutchess | W. Downing. |
| Peekskill *† Westchester | LENT & HERRICK. |
| ▲Penn Yan*† .....Yates | BRIGGS & KIMBALL. |
| Perry*† .....Wyoming | See Warsaw. |
| Phelps*† .....Ontario | Samuel S. Partridge. |
| Philadelphia*† . Jefferson | See Watertown. |
| Phœnix*† .....Oswego | AVERY & MERRY. |
| Pike* .....Wyoming | See Warsaw. |
| Pine Plains*† ..Dutchess | Frank Eno. |
| ▲Plattsburg*† .....Clinton | RILEY & HEALEY. |
| Poland*† .....Herkimer | Milton Howe. |
| Port Chester*† W'stch't'r | JOHN H. CLAPP. |
| Port Henry*† .....Essex | Foote, Stokes & Owen. |
| Port Jefferson*† . Suffolk | Thomas J. Ritch, Jr. |
| Port Jervis*† .... Orange | WILLIAM H. CRANE. |
| Potsdam*† . St. Lawrence | A. X. Parker. |
| ▲Poughkeepsie*† Dutchess | WILKINSON & COSSUM. |
| Prattsburg*† ....Steuben | J. K. Smith. |
| Pulaski*† ..... .Oswego | S. C. Huntington. |
| Randolph*† . Cattaraugus | A. Wentworth. |
| Red Creek*† .....Wayne | C. O. Peterson. |
| Red Hook*† .....Dutchess | J. W. Eiseffer. |
| Rhinebeck*† .....Dutchess | A. Lee Wager. |
| Richfield Springs*† O'ga | J. D. Reed. |
| ▲Richmond*† ....Richmond | N. J. Wreth. |
| Richmondville*† . S'h'rie | E. A. Dox. |
| Ripley*† .... Chautauqua | See Jamestown. |
| ▲Riverhead*† .....Suffolk | ERNEST W. TOOKER. |

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▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| ▲Rochester*† .....Monroe | ELBRIDGE L. ADAMS. Refers to Bank of Monroe; Trust and Safe Deposit Co.; Central Bank, and Monroe Co. Sav. Bank. |
| " ..... " | HENRY G. DANFORTH. Refers to The Mutual Life Ins. of N.Y.; Powers Bank and Union Bank, Rochester. |
| " ..... " | McGUIRE & WOOD, Counsel in bank and corporation matters. Attorneys for Commercial Bank. Refer to any bank in the city. |
| Rockville Center*•† Na's'u | See Brooklyn. |
| Rome*•† .....Oneida | A. DELOS KNEELAND. |
| Rondout,•† .....Ulster | See Kingston. |
| Roslyn*•† .....Nassau | See Brooklyn. |
| Rushford*† .....Allegany | R. B. Lanning. |
| Sag Harbor*•† ....Suffolk | E. A. Carpenter. |
| Salamanca*•† Catt'raugus | HUDSON ANSLEY. |
| Salem*•† .....Washington | James Gibson. |
| Sandy Creek*•.....Oswego | U. Bartlett. |
| Sandy Hill*•†...Wash'ton | D. J. Sullivan. |
| Saranac Lake*•† Franklin | A. K. Botsford. |
| Saratoga Spr'gs*•Sarat'ga | C. S. & C. C. LESTER. |
| Saugerties*•† .....Ulster | M. F. Kenney. |
| ▲Schenectady*•† .Sc'n't'dy | EVERETT SMITH. |
| Schenevus*•†.....Otsego | Graham & Baldwin. |
| ▲Schoharie*•†...Schoharie | C. W. Hinman. |
| Schuylerville*•†.Saratoga | S Wells. |
| Scio*•†.....Allegany | See Wellsville. |
| Seneca Falls*•†....Seneca | HAMMOND & HAMMOND. |
| Sherburne*•†...Chenango | Charles A. Fuller. |
| Sherman*•† ..Chautauqua | See Jamestown. |
| Shortsville*•† ....Ontario | Ellis & Griffith. |
| Sidney*•† .....Delaware | CHARLES H. SEELEY. |
| Silver Creek*•†.Ch'ta'qua | F. W. Allen. |
| Sinclairville*•†. Ch'ta'qua | O. Edson. |
| Sing Sing*•†. Westchester | SAM'L WATSON. |
| Skaneateles*•†..Onond'ga | C. R. Milford. |
| Sodus*•†.....Wayne | B. B. Seaman. |
| Southampton*•†..Suffolk | H. M. Howell. |
| Southold*•† .....Suffolk | A. Case. |
| Spencer*•† .....Tioga | See Waverly. |
| Springville*•† .....Erie | C. W. Ticknor. |
| Stamford*•† ....Delaware | J. P. Grant. |
| Stapleton*† ....Richmond | JOHN WIDDECOMBE. |
| St. Johnsville*•† Mtg'm'ry | Charles A. Stone. |
| Stockton*.....Chautauqua | See Dunkirk. |
| Suspension Bridge*•†N'g'a | See Niagara Falls. |
| ▲Syracuse*•† ....Onondaga | IDE & RYAN. Refer to Merchants National Bank. |
| " ..... " | KNAPP, NOTTINGHAM & ANDREWS. References: James J. Belden, President of Robert Gere Bank. |
| Tarrytown*•† Westchest'r | CLARENCE S. DAVISON. |
| Theresa*•† .....Jefferson | C. A. Van Allen, |
| Ticonderoga*•†.....Essex | H. D. Hoffnagle. |
| Tonawanda*•† .....Erie | See North Tonowanda. |
| ▲Troy*•†.....Rensselaer | DAVENPORT & HOLLISTER. Attorneys for Mutual National Bank. |
| " ..... " | CHARLES I. WEBSTER. Commercial litigation and collections a specialty. |
| Trumansburg*•† .Tom'k's | O. G. Noble. |
| Truxton*† .....Cortland | A. L. Kenney. |
| Unadilla*•† .....Otsego | C. C. FLAESCH. |
| Union Springs*•†.Cayuga | Arthur M. Seckel. |
| ▲Utica*•† .....Oneida | CHARLES G. IRISH. Attorney for First National Bank. |
| " ..... " | MILLER, FINCKE & BRANDEGEE. Attorneys for the Oneida National, Second National, and the Savings Bank of Utica. |
| " ..... " | RISLEY & LOVE. Attorneys for Fidelity & Deposit Co. of Maryland. Reference: Any bank in Utica. |
| Vernon*•† .....Oneida | S. S. Judson. |
| Victor*•† .....Ontario | See Canandaigua. |
| Walden*•† ..... Orange | A. S. Embler. |
| Walton*•† .....Delaware | S. H. Fancher. |
| Wappinger's Falls*•†Duc's | J. W. Bartram. |
| Warrensburg*•† .Warren | L. E. REOUX. |
| ▲Warsaw*•† .....Wyoming | G. W. & I. G. BOTSFORD. |
| Warwick*†.....Orange | F. V. Sanford. |
| Waterford*•†....Saratoga | F. A. Martin. |
| ▲Waterloo*•† .....Seneca | FREDERICK L. MANNING. |
| ▲Watertown*•† ..Jefferson | WALTS & PITCHER. |
| Waterville*•† ..... Oneida | L. P. Fuess. |
| Watervliet .....Albany | See Albany. |
| ▲Watkins*•† .....Schuyler | CHARLES M. WOODWARD. |
| Waverly*•† .....Tioga | A. G. Allen. |
| Wayland*•† .....Steuben | Clark & Pratt. |
| Weedsport*•† .....Cayuga | J. F. Quigley. |
| Wellsville*•† ....Allegany | WILLET L. WARD. |
| Westchester*•† W'chester | H. C. HENDERSON. |
| Westfield*•† . Chautauqua | Ottaway & Munson. |

| Town and County. | Name. |
|---|---|
| W. New Brighton*†. R'c'd | DE GROOT, RAWSON & STAFFORD. |
| West Troy*†† .....Albany | See Albany. |
| West Winfield*•† H'kimer | Charles D. Thomas. |
| Whitehall*•†. Washington | POTTER & LILLIE. |
| ▲White Plains*•† W'chester | ROBERT E. FARLEY. |
| Williamson*•†.....Wayne | Jacob Brasser. |
| Wolcott*•† .....Wayne | William Roe. |
| Woodhaven*•† ....Queens | Wm. F. Wykoff. |
| Worcester*•† .....Otsego | Holmes & Waterman. |
| Yonkers*•† ..Westchester | R. E. & A. J. PRIME. |

## NORTH CAROLINA.

| Town and County. | Name. |
|---|---|
| ▲Albemarle*•†.....Stanly | J. M. Brown. |
| Ansonville .....Anson | See Wadesboro. |
| ▲Ashboro*•†.....Randolph | W. C. HAMMER. |
| ▲Asheville*•† ...Buncombe | MOORE & MOORE. Refer to all Asheville Banks, |
| Aurora* .....Beaufort | See Washington. |
| ▲Bakersville* ..... Mitchell | J. H. Greene. |
| ▲Bayboro* .....Pamlico | See Newbern. |
| ▲Beaufort*† .....Carteret | C. R. THOMAS. |
| ▲Boone* .....Watauga | E. S. Caffey. |
| ▲Brevard* ....Transylvania | W. B. Duckworth. |
| ▲Bryson City*•† .....Swain | Bryson & Black. |
| ▲Burgaw*•† .....Pender | R. G. Grady. |
| Burlington*•† ..Alamance | John Bond. |
| ▲Burnsville* .....Yancey | McElroy & Moore. |
| ▲Camden* .....Camden | C. M. Ferebee. |
| ▲Carthage*•† .....Moore | BLACK & ADAMS. |
| ▲Charlotte*•† Mecklenberg | CLARKSON & DULS. Refer to First National Bank. |
| ▲Clinton*•† ..... Sampson | Lee & Butler. |
| ▲Columbia* .....Tyrrell | T. H. Woodley. |
| ▲Columbus* .....Polk | See Hendersonville. |
| ▲Concord*•† .....Cabarrus | MORRISON CALDWELL. |
| ▲Currituck† .....Currituck | W. R. Gordon. |
| ▲Dallas*•† ..... Gaston | O. F. Mason. |
| ▲Danbury* ..... Stokes | A. H. Joyce. |
| ▲Dobson* ..... Surry | T. W. Folger. |
| Dunn*•† ..... Harnett | See Smithfield. |
| ▲Durham*•†.....Durham | BOONE & BRYANT. |
| ▲Edenton*•† ..... Chowan | Pruden & Vann. |
| ▲Elizabeth City*•†.Pasqu'k | E. F. LAMB. |
| ▲Elizabethtown*†.. Bladen | R. S. White. |
| Enfield*•† ..... Halifax | David Bell. |
| ▲Fayetteville*•† .. Cumb'd | COOPER & OATES. |
| ▲Franklin* ..... Macon | Jones & Johnson. |
| Gastonia*•†..... Gaston | Wm. H. Lewis. |
| ▲Gatesville* .....Gates | L. L. Smith. |
| ▲Goldsboro*•† .. Guilford | ALLEN & DORTCH. |
| ▲Graham*•† ..... Alamance | E. S. Parker |
| ▲Greensboro*•†.. Guilford | A. M. SCALES. |
| ▲Greenville*•†..... Pitt | F. G. James. |
| ▲Halifax*•†.....Halifax | E. L. Travis. |
| ▲Hayesville* ..... Clay | M. R. Kimsey. |
| ▲Henderson*•† ..... Vance | W. B. SHAW. |
| ▲Henders'nville*•† Hend'n | W. A. Smith |
| ▲Hertford*•†..Perquimans | T. G. Skinner. |
| Hickory*•†..... Catawba | C. A. Cilley. |
| High Point*•†...Guilford | E. D. STEELE. |
| ▲Hillsboro*•†.....Orange | John W. Graham. |
| ▲Jackson* ...Northampton | R. B. Peebles. |
| ▲Jacksonville*•†...Onslow | Frank Thompson. |
| ▲Jefferson* ..... Ashe | J. W. Todd. |
| Jonesboro*•†..... Moore | Seawell & McKiver. |
| ▲Kenansville* ..... Duplin | H. R. Koonegay. |
| ▲Kinston*•†.....Lenoir | D. E. PERRY. |
| Laurinburg*•†. Richmond | J. D. Shaw, Jr. |
| Leaksville*•†Rockingham | See Reidsville. |
| ▲Lenoir*•†..... Caldwell | Edmund Jones. |
| ▲Lexington*•†... Davidson | WOLSER & WOLSER. |
| ▲Lillington..... Harnett | O. J. Spears. |
| ▲Lincolnton*•†.... Lincoln | D. W. Robinson. |
| ▲Louisburg*•†....Franklin | C. M. Cooke. |
| ▲Lumberton*•†... Robeson | McNeil & McLean. |
| ▲Manteo* .....Dare | J. M. Gray. |
| Marion*•†..... McDowell | E. J. Justin. |
| ▲Marshall*•†..... Madison | E. A. Hendrick. |
| Milton*•†..... Caswell | L. M. Warlick. |
| ▲Mocksville*•†.....Davie | E. L. Gaither. |
| ▲Monroe*•†..... Union | Covington & Redwine. |
| ▲Morganton*•†.....Burke | Avery & Erpin. |
| Mount Airy*•†.....Surry | Carter & Lewellyn. |
| ▲Murphy*•†..... Cherokee | R. L. Cooper. |
| ▲Nashville*†.....Nash. | Cooke & Cooley. |
| ▲Newberne*•† ..... Craven | W. W. CLARK. |
| ▲Newton*•†.....Catawba | McCorkle & McCorkle. |
| No Wilkesboro*†. Wilkes | T. B. Finley. |
| ▲Oxford*•†.....Granville | A. W. GRAHAM. |
| Pilot Mountain*•†..Surry | George W. Sparger. |
| ▲Pittsboro*•†.....Chatham | R. A. London. |
| ▲Plymouth*•†. Washington | H. S. Ward. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| ¶▲Raleigh*†.....Wake | A. B. ANDREWS, JR. Local counsel for Southern Railway Co. Refers to Citizens Nat. Bk. |
| " ..... " | JOHN W. HINSDALE, 31 years at the bar. References: The H. K. Claflin Co., R. G. Dun & Co., The J. M. Bradstreet Co., New York: any bank, or judge, or State officer in N. C. |
| Reidsville*†.Rockingham | P. B JOHNSTON. |
| ▲Robbinsville*.... Graham | T. A. Morphew. |
| ▲Rockingham*†Richmond | MORRISON & WHITLOCK. |
| Rocky Mount*†.Edg'mbe | JACOB BATTLE. |
| ▲Roxboro*†.....Person | Winstead & Brooks. |
| ▲Rutherfordton*†Ruth'fd | Justice & Justice. |
| ▲Salisbury*†..... Rowan | JOHN L. RENDLEMAN. |
| Sanford*†..... Moore | See Raleigh. |
| Scotland Neck*†.. Halifax | C Kitchen. |
| ▲Shelby*†.....Cleaveland | Webb & Webb. |
| ▲Smithfield*†... Johnston | Pon & Pon |
| ▲Snowhill*..... Greene | L. V. Morrill. |
| ▲Southport*†...Brunswick | See Wilmington. |
| ▲Sparta*..... Alleghany | R. A. Doughton. |
| ▲Statesville*†..... Iredell | ROBBINS & LONG. |
| ▲Swanquarter..... Hyde | S. S. Mann. |
| ▲Tarboro*†....Edgecombe | G. M. T. Fountain. |
| ▲Taylorsville*† Alexander | A. C. McIntosh. |
| ▲Trenton*..... Jones | P. M. Pearsall. |
| ▲Troy*•..... Montgomery | W. C. Hammer. |
| ▲Wadesboro*†..... Anson | J. A. Lockett. |
| ▲Warrenton*†..... Warren | C. V. Cook. |
| ▲Washington*†..Beaufort | STEPHEN C. BRAGAW. |
| ▲Waynesville*† Haywood | W. B. Ferguson. |
| ▲Webster*..... Jackson | J. J. Hooker. |
| Weldon*†..... Halifax | E. T. Clark. |
| ▲Wentworth* Rockingham | H. R. Scott. |
| ▲Whiteville*†.. Columbus | McNeil, McLean & Wishart. |
| ▲Wilkesboro*†..... Wilkes | MCNEILL & McNEILL. |
| ▲Williamston*†... Martin | Moore & Stubbs. |
| ▲Wilmington*† No.Han'er | JOHN D. BELLAMY. Attorney for Atlantic Nat. Bank. |
| ▲Wilson*†..... Wilson | H. G. CONNOR. |
| ▲Windsor*.....Bertie | F. D. Winston. |
| ▲Winston*†.....Forsyth | EUGENE E. GRAY. |
| ▲Winton*†.....Hertford | John E. Vann. |
| ▲Yadkinville *..... Yadkin | Thomas C. Phillips. |
| ▲Yanceyville* ..... Caswell | J. J. Johnson. |

## NORTH DAKOTA.

| Town and County. | Name. |
|---|---|
| Abercrombie*† Richland | E. A. Munger. |
| Aneta*†.....Nelson | M. V. Linwell. |
| Ardoch*†.....Walsh | See Grafton. |
| ▲Ashley* ..... McIntosh | A. W. Clyde |
| Bathgate*†..... Pembina | J. D Trenholme. |
| Bisbee•..... Towner | See Canto. |
| ¶▲Bismarck*†... Burleigh | F H. REGISTER. |
| ▲Bottineau*†... Bottineau | See Towner. |
| Buffalo*†..... Cass | See Fargo. |
| Buxton*†..... Traill | See Hillsboro. |
| Caledonia*..... Traill | See Hillsboro. |
| ▲Cando*†..... Towner | FRANK D. DAVIS. |
| ▲Carrington*†..... Foster | G. W. Sunday. |
| Casselton*†..... Cass | See Fargo. |
| Cavalier*†..... Pembina | See Grafton. |
| Church's Ferry*†Ramsey | See Devil's Lake. |
| ▲Cooperstown*† .. Griggs | DAVID BARTLETT. |
| Crary*†..... Ramsey | Edgar Anderson |
| Crystal*†..... Pembina | Robert McMurchie. |
| Cummings*†..... Traill | See Hillsboro. |
| ▲Devil's Lake*†...Ramsey | COWAN & McCLORY. |
| ▲Dickinson*†..... Stark | JAMES G. CAMPBELL. |
| Drayton*†..... Pembina | See Pembina. |
| Edgeley*†.....La Moure | J. T. Butler. |
| ▲Ellendale*†..... Dickey | A. D. FLEMINGTON. |
| Emerado*†.Grand Forks | See Grand Forks. |
| Enderlin*†..... Ransom | Ed. Pierce. |
| Fairmount*†... Richland | Charles A. Tuttle |
| ▲Fargo*†..... Cass | NEWMAN, SPALDING & STAMBAUGH. Attorneys for First National Bank and Merchants State Bank. |
| ▲Fessenden*†..... Wells | Lee & Hanchett. |
| Forest River*†.... Walsh | See Grafton. |
| ▲Forman*†..... Sargent | BISHOP & GRONER. |
| Gilby*†.....Grand Forks | See Grand Forks. |
| ▲Grafton*†..... Walsh | GRAY & McMURCHIE. |
| ▲Grand Forks*† Gr'd F'ks | GEORGE A BANGS. Attorney for the city of Grand Forks. Refers to any bank in Grand Forks |
| " ..... " | COCHRANE & CORLISS. Refer to the Union Nat Bank |
| " ..... " | BURKE CORBET. Reference: First National Bank. |
| Grandin*†..... Cass | See Fargo. |
| Hamilton*†.... Pembina | R. Muir & Son. |
| Hankinson*†... Richland | E. L. Kinney. |
| Hannah*..... Cavalier | See Langdon. |
| Harvey*†..... Wells | OTTO GRETHEN. |
| Hatton*†..... Traill | See Hillsboro. |
| ▲Hillsboro*†..... Traill | CARMODY & LESLIE. |
| Hope*†..... Steele | T. J. McMAHON. |
| Hunter*†..... Cass | See Fargo. |
| Inkster*†...Grand Forks | See Grand Forks. |
| ▲Jamestown*† . Stutsman | S. E. ELLSWORTH. |
| Kulm*†..... La Moure | Clendenan & Larsen. |
| ▲Lakota*†..... Nelson | A. E. SHEETS. |
| ▲Lamoure*†.... LaMoure | R. W. S. Blackwell. |
| ▲Langdon*†..... Cavalier | J. C. Monnet. |
| Larimore*†.Grand Forks | W. A. Winslow. |
| Leeds*†..... Benson | See Minnewaukon. |
| Lidgerwood*†..Richland | A. L. Parsons. |
| ▲Lisbon*†..... Ransom | H. DOHERTY. |
| ▲Mandan*†..... Morton | E. C. Rice. |
| Mayville*†..... Traill | F. W. Ames. |
| ▲Medora*†.. ..... Billings | See Dickinson. |
| Michigan* ..... Nelson | See Lakota. |
| Milnor*† ..... Sargent | O. S. Senn. |
| Milton*†..... Cavalier | Knute Norgard. |
| ▲Minnewaukon*†. Benson | J. L. Richmond & Son. |
| Minot*† ..... Ward | J. C. MARCY. |
| Minto*†..... Walsh | J. D. PHELPS. |
| Monango*† ..... Dickey | See Ellendale. |
| ▲Napoleon ..... Logan | See Steele. |
| Neche*† ..... Pembina | See Pembina. |
| ▲New Rockford*†... Eddy | MADDUX & HAMBECHT. |
| Northwood*†Grand F'ks | M. V. LINWELL. |
| Oakes*†† ..... Dickey | W. H. Ellis. |
| Page*†..... Cass | See Fargo. |
| Park River*†..... Walsh | G. W. Young. |
| ▲Pembina*†.....Pembina | W. J. Kneeshaw. |
| Portland*† ..... Traill | G. A. White. |
| Reynolds*†.Grand Forks | See Grand Forks. |
| ▲Rolla*†..... Rolette | John Burke. |
| ▲Rugby*†..... Pierce | See Towner. |
| Sanger ..... Oliver | See Bismarck. |
| Sheldon*†..... Ransom | Ed. Pierce. |
| ▲Sherbrooke*..... Steele | George Murray. |
| ▲Stanton..... Mercer | H. C. Walker. |
| ▲Steele*†..... Kidder | J. W. Walker. |
| St. Thomas*†... Pembina | G S. Hager. |
| Thompson*†Grand F'rks | See Grand Forks. |
| Tower City*†..... Cass | See Fargo. |
| ▲Towner*†..... McHenry | GEORGE W. POAGUE. |
| ▲Valley City*†..... Barnes | YOUNG & BURKE. |
| ▲Wahpeton*†.... Richland | F. B. LAMBERT. |
| Walhalla* ..... Pembina | T. D. Stack. |
| ▲Washburn* ..... McLean | See Bismarck. |
| Wheatland*†..... Cass | See Fargo. |
| ▲Williamsport*.. Emmons | H. A. Armstrong. |
| ▲Williston*†..... Williams | See Towner. |
| Willow City*†.Bottineau | See Towner. |

## OHIO.

| Town and County. | Name. |
|---|---|
| Ada*†.....Hardin | Henry A. Clark. |
| ▲Akron*†..... Summit | OTIS & OTIS. Refer to Second National Bank. |
| Alliance*†..... Stark | J. W. CRANE. |
| Andover*†..... Ashtabula | J. W. Roberts. |
| Antioch*..... Monroe | See Woodsfield. |
| Antwerp*†..... Paulding | John W. Zuber. |
| Arcanum*†..... Darke | Kirk Hoffman. |
| Archbold*† ..... Fulton | See Wauseon. |
| ▲Ashland*†..... Ashland | CAMPBELL & SEMPLE. |
| Ashley*†..... Delaware | See Delaware |
| Ashtabula*†... Ashtabula | FITCH & FITCH. |
| Ashtabula Har.†. Ash'bula | See Ashtabula |
| Ashville*†..... Pickaway | G. W. Morrison. |
| ▲Athens*†..... Athens | GROSVENOR & JONES. |
| Attica*† ..... Seneca | Lester Sutton. |
| Bainbridge*†..... Ross | J. G. Whitaker. |
| Barberton*†..... Summit | CHARLES AMMERMAN. |
| Barnesville*†... Belmont | C. J. Howard |
| Basil*†..... Fairfield | E. F. Holland. |
| ▲Batavia*†..... Clermont | Frazier & Hicks. |
| Bedford*†† .... Cuyahoga | A. V. Taylor. |
| Bellaire*† ..... Belmont | J. A. GALLAHER. |
| Belle Centre*†.... Logan | See Bellefontaine. |
| ▲Bellefontaine*†... Logan | A. JAY MILLER. |
| Bellevue*†..... Huron | J. B. Miller. |
| Bellville*•.....Richland | Burton Hines. |
| Belmont*†..... Belmont | See St. Clairsville. |
| Berea*†.....Cuyahoga | G. A. HUBBARD. |
| Bergholz*•.....Jefferson | John J. Watson. |
| Berlin Heights*†....Erie | F. E. Conner, Jr. |
| Beverly*†.... Washington | J. C. Preston. |
| Blanchester*†.....Clinton | P SAVAGE. |
| Bloomdale*†..... Wood | E. D. Bloom. |
| Bloomingburg*† Fayette | Humphrey Jones. |
| Bloomville*†..... Seneca | J. R. Wilson. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Bluffton*● † ..... Allen | S. J. Brand. |
| Botkins*● † ..... Shelby | See Sidney. |
| Bowersville* ..... Greene | See Washington, C. H. |
| ▲Bowling Green*● † .. Wood | PARKER & MOORE. |
| Bradford*† ..... Miami | Nate Iddings. |
| Bridgeport*● †... Belmont | W. V. Campbell. |
| Brooklyn*● † .....Cuyahoga | H. M. Farnsworth. |
| Brookville*● †Montg'mery | V. S. Martin. |
| ▲Bryan*● † ..... Williams | M. M. BOOTHMAN. |
| ▲Bucyrus*● †..... Crawford | EDWARD VOLLRATH. |
| Burton*† ..... Geauga | See Chardon. |
| Butler*● †..... Richland | J. L. Barr. |
| ▲Cadiz*● † ..... Harrison | D. A. HOLLINGSWORTH. |
| ▲Caldwell*● †..... Noble | A. M. Morris. |
| Caledonia*● †..... Marion | See Marion. |
| ▲Cambridge*● †.. Guernsey | MATTHEWS & HEADE. |
| Camden*● †..... Preble | F. G. Shuey. |
| Canal Dover*● † Tus'rawas | JOHN D. T. BOLD. |
| Canal Fulton*● †..... Stark | A. J. Kittinger. |
| Canal Winchester*● † Fr'in | W. H. Lane. |
| Canfield*● †..... Mahoning | See Youngstown |
| ▲Canton*● †..... Stark | JOHN H. SPONSELLER. |
| Cardington*● †.... Morrow | W. P. Vaughan. |
| Carey*● † ..... Wyandot | H. G. Chambers. |
| ▲Carrollton*● † ..... Carroll | FIMPLE & McDONALD. |
| Cedarville*● †..... Greene | Robert Hood. |
| ▲Celina*● † ..... Mercer | JOHN KRAMER. |
| Centerburg*● † ..... Knox | W. O. Bowers. |
| Chagrin Falls*● †. Cuy'oga | E. P. Wilmot. |
| ▲Chardon*● † ..... Geauga | METCALFE & KING. |
| Chicago* ..... Huron | W. & E. W. Severance. |
| ▲Chillicothe*● †..... Ross | VANMETER & CUNNINGHAM. |
| ▲Cincinnati*● † ... Hamilton | L. C. BLACK, St. Paul Bldg. Refers to National Lafayette Bank, or to any bank in Cincinnati. |
| " ..... " | WM. E. BROOKS, Carlisle Bldg. References given on application. Long distance telephone. |
| " ..... " | RICHARD P. ERNST, Fosdick Bldg. Reference: Third National Bank. |
| " ..... " | ERNST & STEINBERG. References: Equitable National Bk., and S. Kuhn & Sons. |
| " ..... " | CHARLES S. FURBER, Carlisle Bldg. Refers to Farmers & Traders National Bank, Covington, Ky. |
| " ..... " | CHARLES J. HUNT, Allen Bldg. References: Second Nat. Bank. |
| " ..... " | LITTLEFORD, MORRIS, BALLARD & SAWYER, Johnston Bldg. Refer to the Market National and the Third National banks. |
| " ..... " | C. J. McDIARMID, Blymyer Bldg. Member Beta Theta Pi and Phi Delta Phi. Refers to Fourth National Bank. |
| " ..... " | WILLIAM C. PEIRCE, Wiggins Block. References: George M. Verity, Vice-President and Manager of the American Steel Roofing Co., and the National Lafayette Bank. |
| " ..... " | SMITH & KUHN, 519 Main St. References—In New York: A. Donaldson, Treasurer and Third Vice-President of the Erie Railroad. In Cincinnati: Fourth, Second, and Equitable National banks. |
| " ..... " | SWING, CUSHING & MORSE, Carew Bldg. Refer to Atlas National Bank, and Union Savings Bank & Trust Co. |
| " ..... " | WINKLER & ROGERS, Johnston bldg. Commercial and corporation law. Special attention given to mercantile adjustments and commercial litigation. Long distance telephone 616. Refer to The Union Savings Bank and Trust Co. |
| ▲Circleville*● .. Pickaway | CHARLES H. MAY. |
| Clarksville*● †..... Clinton | See Wilmington. |
| ▲Cleveland*● † ... Cuyahoga | WHITE, JOHNSON, McCASLIN & CANNON, Blackstone Bldg. Refer to John B. Ellison & Co., Phil.; W. & J. Sloane, N. Y.; Arnold, Constable & Co., N. Y.; Nelson Morris & Co., Chicago; Jordan, Marsh & Co., Boston; Central National Bank, Cleveland. |
| Clyde*● †..... Sandusky | FINCH, DEWEY & METZGAR. |
| College Corner*● † . Butler | See Liberty, Ind. |
| Collinwood*● †. Cuyahoga | F. B. Garrett. |
| Columbiana*● †. Col'biana | H. G. Bye. |
| ¶▲Columbus*● †... Franklin | ALBERY & DILLON. Refer to Ohio National Bank and Commercial National Bank. |
| Columbus Grove*● † Put'm | Guy B. Killen. |
| Conneaut*● †... Ashtabula | W. C. CHADMAN. |
| Continental*● † ... Putnam | J. C. Madden. |
| Corning*● †..... Perry | D. H. Foster. |
| Cortland*● †..... Trumbull | John J. Sullivan. |
| ▲Coshocton*● †.. Coshocton | POMERENE & POMERENE. |
| Covington*● †..... Miami | Wm. Freshohr. |
| Crestline*● † .... Crawford | R. W. MILLER. |
| Creston*● †..... Wayne | Price Russell. |
| Cumberland*● †. Guernsey | Joseph Purkey. |
| Cuyahoga Falls*● † Summit | ORLANDO WILCOX. |
| Danville*● †..... Knox | Clinton M. Rice. |
| ▲Dayton*● †... Montgomery | GOTTSCHALL, CRAWFORD & LAMBERT. |
| ▲Defiance*● † ..... Defiance | S. T. SUTPHEN. |
| De Graff*● †..... Logan | U. G. Hahn. |
| ▲Delaware*● † .... Delaware | W. A. Hall. |
| Delphos*● †..... Allen | B. J. BROTHERTON. |
| Delta*● †..... Fulton | M. B. Cattrell. |
| Dennison*● †.. Tuscarawas | See New Philadelphia. |
| Deshler*● †..... Henry | J. C. H Elder. |
| Doylestown*● ..... Wayne | James B. Meech. |
| Dresden*● † .. Muskingum | See Zanesville. |
| Dunkirk*● †..... Hardin | See Kenton. |
| East Liverpool*● †. Col'bia | WILLIAM H. VODREY. |
| East Palestine*● †.. Col'bia | John H. Logan. |
| ▲Eaton*● † ..... Preble | J. A. Gilmore. |
| Eckmansville ..... Adams | See West Union. |
| Edgerton*● †.... Williams | See Bryan. |
| Edon*● † ..... Williams | See Bryan. |
| Elmore*● †..... Ottawa | H. W. Neiman. |
| ▲Elyria*● †..... Lorain | E. G. JOHNSON. |
| Fayette*● † ..... Fulton | See Wauseon. |
| Felicity* ..... Clermont | J. N. Altman. |
| ▲Findlay*● †..... Hancock | BURKETT & BURKETT. |
| Flushing*● †..... Belmont | See St. Clairsville. |
| Forest*● † ..... Hardin | Russell Price. |
| Fort Recovery*● †. Mercer | See Celina. |
| Fostoria*● † ..... Seneca | C. L. GUERNSEY. |
| Frankfort*● † ..... Ross | See Chillicothe. |
| Franklin*● † ..... Warren | P. H. Rue. |
| Fredericktown*● † .. Knox | See Mount Vernon. |
| Freeport*● † ..... Harrison | B. W. Rowland. |
| ▲Fremont*● †..... Sandusky | JAMES H. FOWLER. |
| Galion*● † ..... Crawford | R. W. Johnston. |
| ▲Gallipolis*● † ..... Gallia | HOLLIS C. JOHNSTON. |
| Garrettsville*● † .. Portage | R. S. Webb. |
| Geneva*● † ..... Ashtabula | R. C. Ewing. |
| ▲Georgetown*● † ... Brown | JOHN P. BIEHN. |
| Germantown*● † .M'tg'ery | L. S. Culkmore. |
| Gibsonburg*● † . Sandusky | J. L Hart. |
| Girard*● † ..... Trumbull | See Warren. |
| Glenville*● † .... Cuyahoga | See Cleveland. |
| Glouster*● †..... Athens | A. A. Amos. |
| Granville*● † ..... Licking | E. J. Horsey. |
| Greenfield*● †.... Highland | DICKEY & HEISKELL. |
| Green Spring*● †... Seneca | C. S. Burton. |
| ▲Greenville*● †..... Darke | MARTZ & RUPE. |
| Greenwich*● †..... Huron | T. K. Strimple. |
| ▲Hamilton*● † ..... Butler | SHEPHERD & SHAFFER. |
| Harpster*● † .... Wyandot | See Upper Sandusky. |
| Harrison*● † .... Hamilton | JAMES A. GRAFT. |
| Harveysburg*† ... Warren | See Lebanon. |
| Hicksville*● † .... Defiance | J. D Kerr. |
| Highland*● †..... Highland | See Hillsboro. |
| ▲Hillsboro*● † .... Highland | STEELE & HOGSETT. |
| Holgate*● †..... Henry | A. F. Thompson. |
| Hubbard*● †..... Trumbull | D. J. Hartwell. |
| Hudson*● † ..... Summit | H. B. Foster. |
| Huron*● † ..... Erie | W. R. Tyler. |
| ▲Ironton*● †..... Lawrence | CORN & THOMPSON. |
| ▲Jackson*● †..... Jackson | JOHN ROBBINS. |
| Jackson Center*● † Shelby | H. W. Robinson. |
| Jamestown*● †..... Greene | W. A. Paxson. |
| ▲Jefferson*● †.... Ashtabula | W. H. RUGGLES. |
| Jeffersonville*● †. Fayette | E. L. Bush. |
| Johnstown*● † .... Licking | G. W. Lewis. |
| Kent*● †..... Portage | M. G. McCASLIN. |
| ▲Kenton*● † ..... Hardin | ELMER G. DERR. |
| Kingston*● †..... Ross | See Chillicothe. |
| Kinsman*† ..... Trumbull | R. K. Hulse. |
| ▲Lancaster*● † .... Fairfield | G. E. MARTIN. |
| La Rue*● †..... Marion | See Marion. |
| ▲Lebanon*● †..... Warren | MILTON CLARK. |
| Leesburg*● † .... Highland | George T. Hardy. |
| Leetonia*● † .. Columbiana | W. H. Love. |
| Leipsic*● † ..... Putnam | Jacob Werner. |
| Lewisburg*● † ..... Preble | See Eaton. |
| Lexington*● †.... Richland | See Mansfield. |
| ▲Lima*● †..... Allen | CABLE & PARMENTER. |
| ▲Lisbon*● †. .. Columbiana | BILLINGSLEY, TAYLOR & CLARK. |
| Lockland*● †.... Hamilton | Thompson & Gorman. |
| Lodi*● †..... Medina | See Medina. |
| ▲Logan*● † ..... Hocking | S. H Weldy. |
| ▲London*● † ..... Madison | S. W. Durflinger. |
| Lorain*● †..... Lorain | C. G. WASHBURN. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Loramie* ..... Shelby | See Sidney. |
| Loudonville*•† .. Ashland | W. J. Welrick. |
| Louisville*•† ..... Stark | W. S. Earseman. |
| Lynchburg*•†... Highland | E. M. Wiggins. |
| Madison*•† ..... Lake | M. B. Cook. |
| Malta*•† ..... Morgan | N. Corner. |
| Malvern*•† ..... Carroll | See Carrollton. |
| Manchester*•† .... Adams | FOSTER & PHILLIPS. |
| ▲Mansfield*•† .... Richland | CUMMINGS & McBRIDE. |
| Mantua† ..... Portage | See Garrettsville |
| ▲Marietta*•† .. Washington | NYE & FOLLETT. |
| ▲Marion*•† ..... Marion | J. F. McNEAL & SONS. |
| Martins Ferry*•† Belmont | F. R. Sedgwick. |
| Martinsville*•† ... Clinton | A. Harris. |
| ▲Marysville*•†..... Union | PORTER & PORTER. |
| Mason*•† ..... Warren | C. M. Thompson |
| Massillon*•† ..... Stark | W. E. N. HEMPERLY. |
| Maumee*•† ..... Lucas | Albert Allus. |
| ▲McArthur*•† ..... Vinton | J. M. McGillivray. |
| McClure*•† ..... Henry | See Napoleon. |
| McComb*•† ..... Hancock | A. D. Whistler |
| ▲McConnelsville*•† Morgan | Corner & Fouts. |
| Mechanicsburg*•† Chapin | Frank Chance. |
| ▲Medina*•† ..... Medina | Barnard & Richards. |
| Miamisburg*•† Montg'ery | W. A. Reiter. |
| Middleport*•†..... Meigs | F. C. Russell. |
| Middletown*•† ..... Butler | DONLEY & RHONEMUS. |
| Milan*•† ..... Erie | R. H, Williams. |
| Milford*•†..... Clermont | S. A. West. |
| Milford Center*•†..Union | See Marysville. |
| ▲Millersburg*•†.... Holmes | Maxwell & Sharp. |
| Mineral Point*•† Tusc'was | W. M. Tracy. |
| Minerva*•†..... Stark | J. F. Jerome. |
| Minster*•†..... Auglaize | See St. Marys. |
| Monroeville*•† ..... Huron | John P. Cornell. |
| Montpelier*•† .. Williams | E. C. PEEK. |
| Morrow*•†..... Warren | T. C. Welch. |
| Moscow*•†..... Clermont | See Wilmington. |
| Mt. Gilead*•†..... Morrow | L. K. Powell. |
| Mt. Pleasant*•†..Jefferson | See Steubenville. |
| Mt. Sterling*•†.. Madison | See Circleville. |
| ▲Mt. Vernon*•† ..... Knox | WILLIAM M. KOONS. |
| Mt. Victory*•† .... Hardin | See Kenton. |
| ▲Napoleon*•†..... Henry | CAHILL & DONOVAN. |
| Navarre*•†..... Stark | W. S. Putnam |
| Nelsonville*•†..... Athens | A. E. Price. |
| Nevada*•† ..... Wyandot | See Upper Sandusky. |
| ▲Newark*•†..... Licking | FREDERIC M. BLACK. |
| New Bremen*•†. Auglaize | See Minster. |
| New Carlisle*•†..... Clark | See Springfield. |
| New Comerst'n*•† T'car's | E. E. Lindsey. |
| New Holland*•† Pickaway | See Circleville. |
| ▲New Lexington*•†..Perry | DONAHUE, SPENCER & DONAHUE. |
| New London*•† ...Huron | E. R. Stilson. |
| New Madison*•† ... Darke | Thomas Elsbank. |
| New Matamoras*† . Wash. | Jasper Lisk. |
| New Paris*•† ..... Preble | See Eaton. |
| ▲New Phil'd'lp'a*•† .Tus'as | J. F. KUHNS. |
| New Richmond*• .Cler'nt | F. A. Roberts. |
| New Vienna*•† ... Clinton | C. C. Bowers |
| New Washin'n*•† .Craw'd | See Bucyrus. |
| Niles*•†..... Trumbull | TAYLOR, UPTON & SMILEY. |
| North Amherst*•† Lorain | H. G. Redington. |
| North Baltimore*.. Wood | F. Taylor. |
| North Fairfield*•† .Huron | A. E. Rowley. |
| North Lewisb'g*•† Chapin | M. C. Gowey. |
| ▲Norwalk*•† ..... Huron | GIDEON T. STEWART. |
| Oakharbor*•† ..... Ottawa | John Duff. |
| Oak Hill*•†..... Jackson | See Jackson. |
| Oberlin*•†..... Lorain | W. B BEDORTKA. |
| Orrville*•†..... Wayne | Coe & Orr. |
| Orwell*..... Ashtabula | See Ashtabula. |
| Osborn*•†..... Greene | R. Swadner |
| Ostrander*•† ... Delaware | See Delaware. |
| ▲Ottawa*•† ..... Putnam | Watts & Moore. |
| Oxford*•† ..... Butler | W. J. Rusk. |
| ▲Painesville*•†..... Lake | E. G. Huntington & Co. |
| Pataskala*•†..... Licking | See Newark. |
| ▲Paulding*•† ..... Paulding | SEIDERS & SEIDERS. |
| Payne*•†..... Paulding | M. B. Everitt. |
| Peebles*•† ..... Adams | J. R. B. Kessler. |
| Pembervilla*•† .... Wood | Bierly & Noyman. |
| Perrysburg*•†..... Wood | D. K. Hollenbeck. |
| Pioneer* ..... Williams | See Bryan. |
| Piqua*•†..... Miami | JOHN C. GEYER. |
| Plain City*•†..... Madison | H. C. Black. |
| Pleasant City†..Guernsey | See Cambridge. |
| Plymouth*•†..... Richland | F. D. Gunsoullus. |
| Poland*•† ..... Mahoning | J. H. Davidson. |
| ▲Pomeroy*•†..... Meigs | O. L. BRADBURY. |
| ▲Port Clinton*•†..... Ottawa | H. B. Magruder. |
| ▲Portsmouth*•†..... Scioto | NOAH J. DEVER. |
| Prairie Depot*•†..... Wood | Frank Graham. |
| Prospect*•†..... Marion | See Marion. |
| Quaker City*•† .Guernsey | J. L. Douglas. |
| ▲Ravenna*•†..... Portage | J. H. NICHOLS. |
| Richwood*•†..... Union | J. E. Robinson. |
| Ripley*•† ..... Brown | W. D. YOUNG. |
| Rockford*•†..... Mercer | See Celina. |

| Town and County. | Name. |
|---|---|
| Roseville*•†..Muskingum | Wm. Dunn. |
| Rushsylvania*•† ...Logan | J. P. Bowen. |
| Sabina*•† ..... Clinton | W. H. Dakin. |
| Salem*•† ..... Columbiana | W. W. HALE. |
| Salineville*•† Columbiana | P. M. Ashford. |
| ▲Sandusky*•†..... Erie | THEODORE ALVORD. |
| Sardinia*•†..... Brown | See Georgetown. |
| Scio*•† ..... Harrison | See Cadiz. |
| Seville*•† ..... Medina | Lee Elliott. |
| Shanesville*•† Tuscarawas | JOHN DOERSCHUK. |
| Shelby*•† ..... Richland | Skiles & Skiles. |
| Sherodsville*•† ... Carroll | See Carrollton. |
| Shiloh*•† ..... Richland | See Mansfield. |
| Shreve*•†..... Wayne | See Wooster. |
| ▲Sidney*•†..... Shelby | S. J. HATFIELD. |
| Smithfield* ..... Jefferson | See Steubenville. |
| Somerset*•† ..... Perry | R. M. Barr. |
| Somerton*..... Belmont | See St. Clairsville. |
| South Charleston*•† Clark | See Springfield. |
| Spencer*•†..... Medina | See Medina. |
| Spencerville*•†..... Allen | J. M. Bailey. |
| ▲Springfield*•†..... Clark | KEIFER & KEIFER, Attorneys for Lagonda National Bank. |
| Spring Valley*•...Greene | See Dayton. |
| ▲St. Clairsville*•†. Belmont | N. K. Kennon. |
| ▲Steubenville*•† .Jefferson | P. P. LEWIS. |
| St. Marys*•†..... Auglaize | BULLOCK & MOONEY. |
| St. Paris*•†...Champaign | C. E. Burker. |
| Strasburg*•† .Tuscarawas | See Canal Dover. |
| Stryker*•†..... Williams | See Bryan. |
| Sunbury*•† ..... Delaware | See Mt. Vernon. |
| Swanton*•†..... Fulton | G. W. Humphrey. |
| Sycamore*•† .... Wyandot | R. S. Gallaher. |
| Thornville*† ..... Perry | S. E. Mathias. |
| Thurman* ..... Gallia | See Gallipolis. |
| ▲Tiffin*•† ..... Seneca | ROHN & BAKER. |
| Tippecanoe City*•† Miami | E. H. Kerr. |
| Tiro*•†..... Crawford | See Bucyrus. |
| ▲Toledo*•†..... Lucas | W. H. HARRIS, Spitzer Building. Reference: Any bank or prominent business concern in Toledo. |
| Toronto*•†..... Jefferson | S. B. Taylor. |
| ▲Troy*•†..... Miami | J. A. DAVY. |
| Uhrichsville*•†. Tuscara's | W. B. STEVENS. |
| ▲Up. Sandusky*•† Wyandot | Carey & Parker. |
| ▲Urbana*•† .... Champaign | LEEDOM & LEWIS. |
| Utica*•†..... Licking | G. M. Sipe. |
| Van Wert*•†... Van Wert | G. M. SALTZGABER. |
| Vermilion*•†..... Erie | H. R. Williams. |
| Versailles*•† ..... Darke | L. L. Lehman. |
| Wadsworth*•† .... Medina | F. C. Lee. |
| Wakeman*•†..... Huron | See Norwalk. |
| ▲Wapakoneta*•† . Auglaize | R. B. ANDERSON. |
| ▲Warren*•†..... Trumbull | T. H. GILMORE |
| ▲WashingtonC.H.*•† Fay'te | CHARLES C. PAVEY. |
| ▲Wauseon*•† ..... Fulton | H. H. Ham. |
| ▲Waverly*•†..... Pike | F. E. Dougherty. |
| Waynesville*•†... Warren | J. G. Keys. |
| Wellington*•† ..... Lorain | G. L. BLINN. |
| Wellston*•†..... Jackson | T. S. Hogan. |
| Wellsville*•†. Columbiana | See East Liverpool. |
| West Alexandria*•† .Preb. | Oscar Sheppard. |
| Westerville*•† ..Franklin | See Columbus. |
| WestFarmington*•† Trum. | See Warren. |
| West Jefferson*•† Mad'on | See London. |
| West Liberty*•†.... Logan | G. F. Bailey. |
| West Manchester*•† Preb. | See Eaton |
| West Mansfield*•† . Logan | P. M Kellar. |
| West Milton*•†.... Miami | Kessler & Kessler. |
| Weston*•† ..... Wood | See Bowling Green. |
| West Salem*•†.... Wayne | T. P. Keller. |
| ▲West Union*..... Adams | George Pettit. |
| West Unity*•†... Williams | G. C. Rings. |
| Williamsb'rg*•† Clermont | See Batavia. |
| Williamsport*•† Pickaway | C. C. Chappelear. |
| Willoughby*•† ..... Lake | C. D Clark. |
| Wilshire*•† ..... Van Wert | See Decatur, Indiana. |
| ▲Wilmington*•†... Clinton | SMITH & SAVAGE. |
| Wilmot*† ..... Stark | W. S. Spidle. |
| Winchester*•†..... Adams | T. C. Downey. |
| ▲Woodsfield*•†.... Monroe | HUNTER, MALLORY & JEFFERS. |
| Woodstock*•† Champaign | See Urbana. |
| ▲Wooster*•† ..... Wayne | McCLURE & SMYSER. |
| Worthington*•†. Franklin | J. T. Miller. |
| ▲Xenia*•† ..... Greene | LITTLE & SPENCER. |
| Yellow Springs*•† Greene | L. W. Dakin. |
| ▲Youngstown*•†. Mahoni'g | ROGERS & ROGERS. |
| ▲Zanesville*•†. Muskingum | F. H. SOUTHARD. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

## OKLAHOMA TERRITORY.

| Town and County. | Name. |
|---|---|
| ▲Alva*† .....Wood | T J. Womack. |
| ▲Arapaho* .....Custer | See El Reno. |
| ▲Beaver*.....Beaver | J. R. Linley. |
| Blackwell*.....Kay | E. L. PECKHAM. |
| ▲Chandler*..... Lincoln | A. J. MORRIS. |
| ▲Cheyenne*† .. Roger Mills | Davis & McMurtry. |
| Cleveland*.....Pawnee | H. W. WILLIAMS. |
| ▲Cloudchief*.....Washita | F. B. Duke. |
| Cushing*.....Payne | See Chandler. |
| Earlsboro*•†..Pottawoto'ie | See Tecumseh, |
| Edmund*•†.... Oklahoma | Hugh McCredie. |
| ▲El Reno*•† .....Canadian | PEARL & TALLMADGE. |
| ▲Enid*•† ..... Garfield | JOHN F. CURRAN. |
| ▲Grand.....Day | See Taloga. |
| ¶▲Guthrie*•† ..... Logan | COTTERAL & HORNOR. |
| Hennessey*•†..Kingfisher | J. H. Antrobus. |
| Kildare*•†.....Kay | Jerr Johnson. |
| ▲Kingfisher*•†..Kingfisher | J. C. ROBERTS & SON. |
| ▲Mangum*..... Greer | Garrett & Thacker. |
| Medford*•†..... | Asher & Asher. |
| ▲Newkirk*•†..... Kay | W. S. CLINE. |
| New Ponca*..... Kay | See Newkirk. |
| ▲Norman*•†..... Cleveland | Botsford & Brewer. |
| North Enid*•.... Garfield | See Enid. |
| Okarche*•†..... Canadian | See Kingfisher. |
| ▲Oklahoma*•†.. Oklahoma | McMEEHAN & HARDCASTLE. |
| ▲Pawhuska*†..... Osage N. | T. J. Leahy. |
| ▲Pawnee*..... Pawnee | EDWARD L. LEMERT. |
| ▲Perry*•†..... Noble | OSBORN & PASCHALL. |
| Perkins*..... Payne | See Guthrie. |
| Ponca*..... Kay | FRED S. GUM. |
| ▲Pond Creek*•† .....Grant | A. M. MACKEY. |
| Shawnee*•†Pottawatomie | Harvey A. Basham. |
| ▲Stillwater*..... Payne | F. C. Hunt. |
| ▲Taloga*..... "D" | H. G. Springstun. |
| ▲Tecumseh*•†Pottawoto'ie | PENDLETON & MELTON. |
| ▲Watonga*..... Blaine | I. H. LOOKABAUGH. |
| Waukomis*•†.... Garfield | S. S. Stevens. |
| ▲Woodward*•†. Woodward | Houston & Roy. |
| Yukon*•†..... Canadian | Faris & Cowling. |

## OREGON.

| Town and County. | Name. |
|---|---|
| ▲Albany*•† ..... Linn | GEORGE W. WRIGHT. |
| Arlington*•†.....Gilliam | A. A. Jayne. |
| Ashland*•†.....Jackson | E. D. Biggs. |
| ▲Astoria*•†..... Clatsop | C. H. PAGE. |
| Athena*•† ..... Umatilla | E. De Peatt. |
| ▲Baker City*•†..... Baker | C. A. JOHNS. |
| Brownsville*•†..... Linn | Wright & Tussing. |
| ▲Canyon City*..... Grant | E. Hicks. |
| ▲Condon*..... Gilliam | Hendricks & Hendricks. |
| ▲Corvallis*•† ..... Benton | JOHN BURNETT. |
| Cottage Grove*•†... Lane | W. H. Cooper. |
| ▲Dallas*•†..... Polk | Daly, Sibley & Eakin. |
| Empire*•†..... Coos | A. E. Seaman. |
| ▲Enterprise*..... Wallowa | Smith & Hoffmann. |
| ▲Eugene*•†..... Lane | L. BILYEU. |
| ▲Goldbeach*..... Curry | J. Huntley. |
| ▲Grant's Pass*•† Josephine | Davis Brower. |
| ▲Harney*..... Harney | G. W. Hayes. |
| ▲Heppner*•†..... Morrow | Ellis & Phelps. |
| ▲Hillsboro*•†. Washington | SMITH & BOWMAN. |
| Independence*•† .... Polk | GEO. A. SMITH. |
| Island City*..... Union | See Union. |
| ▲Jacksonville*•...Jackson | H. K. Hanna. |
| Joseph*..... Wallowa | Ivanhoe, Shehan & Pumble. |
| Junction City*•†.... Lane | See Eugene. |
| ▲Klamath Falls*†. Klamath | H. F. Murdock. |
| LaGrande*•†..... Union | WILLIAMS BROS.. |
| ▲Lake View*..... Lake | W. A. WILSHIRE. |
| Lebanon*•†..... Linn | W. M. Brown. |
| Marshfield*•†..... Coos | J. F. Hall. |
| ▲McMinnville*•†.. Yamhill | J. A. MAGERS. |
| Medford*•†..... Jackson | W. I. Vawter. |
| Milton*•†..... Umatilla | J. E. Kirkland. |
| Monmouth*•†..... Polk | N. L. Butler. |
| ▲Moro*..... Sherman | J. B. Hosford. |
| Newberg*•†..... Yamhill | Clarence Butt. |
| ▲Oregon City*•†Clackamas | C. D. & D. C. LATOURETTE. |
| ▲Pendleton*•†.... Umatilla | CARTER & RALEY. |
| ▲Portland*•† ..Multnomah | CAKE & CAKE. References: Wells, Fargo & Co.'s Bank, United States and Merchants National banks. |
| " ..... " | PIPES & TIFFT. General law practice. |
| " ..... " | PLATT & PLATT. Attorneys for Wells, Fargo & Co.'s Bank. |
| " ..... " | THAYER, ST. RAYNER & SCHNABEL. General law practice. Refer to any bank in Portland. |
| ▲Prineville*..... Crook | M. R. Biggs. |
| ▲Roseburg*•†..... Douglas | BROWN & TUSTIN. |
| ¶▲Salem*•†..... Marion | D'ARCY & RICHARDSON. |
| Scio*•† .....Linn | See Albany. |
| Sheridan*•† .....Yamhill | See McMinnville. |
| Silverton*•†..... Marion | DePue & Cook. |
| ▲St. Helen*•† .... Columbia | Allen & Cleeton. |
| ▲The Dalles*•†..... Wasco | HUNTINGTON & WILSON. |
| ▲Tillamook*† ...Tillamook | W. J. May. |
| ▲Toledo*•†.....Lincoln | F. D. Carson. |
| ▲Union*•†..... Union | J. M. CARROLL. |
| ▲Vale*.....Malheur | O. F. Buse. |
| ▲Wasco* .....Sherman | C. J. Bright. |
| Weston*•†.....Umatilla | S. Y. Knox. |
| Woodburn*•†..... Marion | E. P. Morcom. |

## PENNSYLVANIA.

| Town and County. | Name. |
|---|---|
| Allegheny*•†.. Allegheny | McCREADY & MOORE, corner Federal and Lacock Streets. |
| ▲Allentown*•†.....Lehigh | ERDMAN & DIEFENDERFER |
| Altoona*•†.....Blair | WM. S. HAMMOND. |
| Ambler*•†.. Montgomery | See Norristown. |
| Annville*•†.....Lebanon | Geo. B. Ulrich. |
| Apollo*•† .....Armstrong | W. J. Guthrie. |
| Ardmore*•†. Montgomery | See Norristown. |
| Ashland*•†.....Schuylkill | A. B. GARNER. |
| Athens*•†..... Bradford | H. F. Maynard. |
| Avondale*•†..... Chester | See West Chester. |
| Avonmore* Westmoreland | See Greensburg. |
| Bangor*•†..Northampton | See Easton. |
| Beallsville*† . Washington | See Washington. |
| ▲Beaver*•†..... Beaver | D. A. Nelson. |
| Beaver Falls*•†.... Beaver | JOHN A. ELLIOTT. |
| ▲Bedford*•† .....Bedford | George Points. |
| ▲Bellefonte*•†..... Centre | JOHN BLANCHARD. |
| Belle Vernon*•†.. Fayette | See Uniontown. |
| Bellwood*•†..... Blair | See Tyrone. |
| Berlin*•†..... Somerset | See Somerset. |
| Berwick*•†..... Columbia | J. L. Evans. |
| Berwyn*•†..... Chester | See West Chester. |
| Bethlehem*•†Northa'pton | W. J. C. LOOS. |
| Big Run*•† ..... Jefferson | H. I. Wilson. |
| Birdsboro*•†..... Berks | See Reading. |
| Blairsville*•†..... Indiana | See Indiana |
| ▲Bloomsburg*•†. Columbia | GRANT HERRING. |
| Blossburg*•†..... Tioga | H. B. Leach. |
| Boyertown*•†..... Berks | See Reading. |
| Braddock*•†....Allegheny | R. E. Stewart. |
| Bradford*•†.....McKean | M. H. BYLES. |
| Bristol*•†..... Bucks | John C. Stuckert. |
| Brockwayville*•† Jeffer'n | H. B. McCullough. |
| ▲Brookville*•†...Jefferson | CARMALT & STRONG. |
| Brownsville*•†.... Fayette | Samuel H. Smith. |
| Bryn Mawr*•†. Montgo'ry | Wm. Righter Fisher. |
| Burgettstown*•†. Wash'n | See Pittsburg. |
| ▲Butler*•†..... Butler | T. C. Campbell. |
| California*•† Washington | See Washington. |
| Cambridge Sp'gs*•†. Cra'd | See Meadville. |
| Cannonsburg*•†. Wash'n | B. Ewing. |
| Canton*•†..... Bradford | J. W. Stone. |
| Carbondale*•† Lackawa'na | HENRY C. BUTLER. |
| ▲Carlisle*•† ...Cumberland | G. WILSON SWARTZ |
| Carnegie*•† .....Allegheny | W. M. Galbraith. |
| Carrolltown*.....Cambria | See Ebensburg. |
| Catasauqua*•†..... Lehigh | A. A. Glick. |
| Catawissa*•†.. Columbia | W. H. RHAWN. |
| Center Hall*•†..... Centre | Orvis, Bower & Orvis. |
| ▲Chambersburg*•† Fran'in | J. M. McDOWELL. |
| Charleroi*•†. Washington | WM. M. BOGGS. |
| Chester*•†..... Delaware | A. B. GEARY. |
| Chicora*•† ..... Butler | W. B. McBride. |
| Christiana*•†...Lancaster | See Lancaster. |
| ▲Clarion*•†..... Clarion | WILSON & GORDON. |
| Claysville*•†. Washington | See Washington. |
| ▲Clearfield*•†.... Clearfield | SWOOPE & PATTON. |
| Clintonville*† ...Venango | See Oil City. |
| Coalport*•†..... Clearfield | See Clearfield. |
| Coatesville*•† ..... Chester | W. S. Harlan. |
| Cochranton*•† .Crawford | See Meadville. |
| Columbia*•†.....Lancaster | A. J. Kauffman. |
| Conneautville*•†. Crawf'd | C. L. Webb. |
| Connellsville*•†...Fayette | P. S. NEWMYER. |
| Conshohocken*•† .Mon'm | H. M. Tracy. |
| Coraopolis*•†..Allegheny | W. T. Treadway. |
| Corry*•† ..... Erie | C. L. Covell. |
| ▲Coudersport*•† ....Potter | LARRABEE & LEWIS. |
| Curwensville*•†Clearfield | See Clearfield. |
| ▲Danville*•† .....Montour | JAMES SCARLET. |
| Darby*•†..... Delaware | See Philadelphia. |
| Dawson*•†..... Fayette | See Uniontown. |
| Delta*•†..... York | H. W. Ramsey. |
| Derry Sta'n*•†Westmo'nd | See Greensburg. |
| Dillsburg*•† ..... York | John N. Logan. |
| Downingtown*•† Chester | See West Chester. |
| ▲Doylestown*•†..... Bucks | Henry Lear. |
| Dubois*•†..... Clearfield | W. C. PENTZ. |
| ▲Duke Center*•†...McKean | See Bradford. |
| Dunbar*•†..... Fayette | See Uniontown. |
| Duncannon*•†..... Perry | See New Bloomfield. |
| Duquesne*•† ..... Allegheny | CHAS. B. PAYNE. |
| Dushore*•†..... Sullivan | John H. Cronin. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

| Town and County. | Name. |
|---|---|
| East Berlin*•† .....Adams | See Gettysburg. |
| East Brady*•† ....Clarion | See Clarion. |
| East Downington*†Ches'r | See West Chester. |
| East Greenville*•† Mon'm | See Norristown. |
| ▲Easton*•†.. Northampton | H. S. CAVANAUGH. |
| EastStroudsburg*†Monr'e | See Stroudsburg. |
| ▲Ebensburg*•†....Cambria | EVANS & LEECH. |
| Edinboro*†.....Erie | John Proudfit. |
| Eldred*•† .....McKean | See Smithport. |
| Elizabeth*•† ....Allegheny | Harry L. Christy. |
| Elizabethtown*•† Lanca'r | John H. Epler. |
| Elkland*•† .....Tioga | C L. Pattison. |
| Elk Lick*†.....Somerset | See Somerset. |
| Ellwood City*•†Lawrence | See New Castle. |
| ▲Emlenton*•† ....Venango | A. E. Middleton. |
| Emporium*•† ...Cameron | Johnson & McNarney. |
| ▲Ephrata*•†.....Lancaster | A. J. Everly. |
| Erie*•† .....Erie | ALLEN & ROSENZWEIG. |
| " " | S. A. DAVENPORT. |
| Evans City*•†.....Butler | See Butler. |
| Everett*†.....Bedford | Howard Cessna. |
| Fayette City*•†...Fayette | See Uniontown. |
| Forest City*•†Susque'nna | James McKinney. |
| Foxburg*•† .....Clarion | See Clarion. |
| ▲Franklin*•† .....Venango | McCALMONT & OSBORN. |
| Freedom*•† .....Beaver | A. P. Marshall. |
| Freeland*•† .....Luzerne | J. M. Carr. |
| Freeport*•†...Armstrong | G. M. Hill. |
| Galeton*•†.....Potter | Nelson L. Allen. |
| Gap*•† .....Lancaster | James M. Walker. |
| ▲Gettysburg*•† .....Adams | W. McSHERRY, JR. |
| Girard*•† .....Erie | C. J. Hinds. |
| Girardville*•† .Schuylkill | See Ashland. |
| Glen Rock*•† .....York | See York. |
| Greencastle*•† ..Franklin | B. F. Winger. |
| ▲Greensburg*•†Westmor'd | WILLIAMS, SLOAN & GRIFFITH. |
| Greenville*•† .....Mercer | H. L. Keck. |
| Grove City*•† .....Mercer | See Mercer. |
| Halifax*•† .....Dauphin | See Harrisburg. |
| Hamburg*†.....Berks | J. E. Miller. |
| Hanover*•† .....York | C. E. EHREHART. |
| ¶▲Harrisburg*•†..Dauphin | JOHN E. FOX. Refers to Harrisburg National Bank. |
| Hastings*•†.....Cambria | See Ebensburg. |
| Hatboro*•†..Montgomery | See Norristown. |
| Hawley*•† .....Wayne | M. M. TREADWELL. |
| Hazleton*•† .....Luzerne | PHILIP V. WEAVER. |
| ▲Hollidaysburg*•†....Blair | ROBERT W. SMITH. |
| Homestead*•†. Allegheny | C. W. Ashley. |
| ▲Honesdale*•†.....Wayne | E. C. Mumford. |
| Honeybrook*•†...Chester | See West Chester. |
| Houtzdale*•†...Clearfield | W. I. Shaw. |
| Hughesville*•†.Lycoming | William E. Crawford. |
| Hummelstown*•†.Da'pl'n | F. J. Schaffner. |
| ▲Huntingdon*•† Hunt'don | W. P. & R. A. ORBISON. |
| Hyndman*•†..... Bedforp | See Bedford |
| ▲Indiana*•† .....Indiana | THOMAS SUTTON. |
| Irwin*•†...Westmoreland | See Greensburg. |
| Jamestown*•† .....Mercer | See Mercer. |
| Jeannette*•† W'moreland | J. F. McNaul. |
| Jenkintown*•†M'tgomery | See Norristown. |
| JerseyShore*•† Lycoming | W. R. Peoples |
| Johnsonburg*•† .....Elk | A. W. Morningstar. |
| Johnstown*•† ...Cambria | E. G. KERR. |
| Jonestown*†.... Lebanon | See Lebanon. |
| Kane*•† .....McKean | R. J. Campbell. |
| KennettSquare*•†Chester | See West Chester. |
| Kingston*•† .....Luzerne | See Wilkesbarre. |
| Kinzua*•† .....Warren | See Warren. |
| ▲Kittanning*•†.Armstrong | NEALE & PAINTER. |
| Knox*•† .....Clarion | See Clarion |
| Kurtztown*•† .....Berks | James H. Mart. |
| ▲Lancaster*•† .. Lancaster | ADAM J. EBERLY. |
| Langhorne*•† .....Bucks | J. R. Slackhouse. |
| Lansdale*•† .Montgomery | A. R. Place. |
| ▲Laporte*•† .....Sullivan | T. J. & F. H. Ingham. |
| Latrobe*•† Westmoreland | F. Hargrave. |
| ▲Lebanon*•† .....Lebanon | H. C. SHIRK. |
| Leechburg*•†.Armstrong | Edward Hill. |
| Lehighton*•† .....Carbon | T. A. Snyder. |
| ▲Lewisburg*•† .....Union | ALFRED HAYES. |
| ▲Lewistown*•† .....Mifflin | J. M. Uttley. |
| Ligonier*•†Westmorel'nd | See Greensburg. |
| Lincoln*.....Lancaster | See Lancaster. |
| Linesville*•†....Crawford | J. D. Bowman. |
| Lititz*•†.....Lancaster | See Lancaster. |
| Littlestown*•† ....Adams | H. C Hinkle. |
| ▲Lock Haven*•† ...Clinton | CHARLES CORSS. |
| Lykens*•†.....Dauphin | See Harrisburg |
| Mahanoy City*•†.Sc'ylkill | R. B. SWANK. |
| Mahoningtown*•†.L'rn'ce | See New Castle. |
| Malvern*•† ..... Chester | See West Chester. |
| Manheim*•†....Lancaster | J. B. Stroh. |
| Mansfield*•† .....Tioga | J. W. Adams. |
| Marietta*•†.....Lancaster | See Lancaster. |
| Martinsburg*•†.....Blair | S. B Syslinger. |
| ▲Mauch Chunk*•†.Carbon | LOOSE, CRAIG & LOOSE. |
| ▲McConnellsburg*†.Fulton | M. R. Shaffner. |
| McDonald*•† Washington | Harry J. Nesbit. |
| McKeesport*•† Allegheny | PETTES & McALLISTER. |
| McVeytown* .....Mifflin | See Lewistown. |
| ▲Meadville*•†....Crawford | E. W. McARTHUR. |
| Mechanicsburg*•† C'm'l'd | H. H. Mercer. |
| ▲Media*•† .....Delaware | G. E. Darlington. |
| ▲Mercer*•†.....Mercer | H. S. Ziegler. |
| Mercersburg*•† .Franklin | See Chambersburg. |
| Meyersdale*•† ..Somerset | See Somerset. |
| ▲Middleburg*•†.....Snyder | F. E. Bower |
| Middletown*•† ..Dauphin | WOLF & BAILEY. |
| Mifflinburg*•†.....Union | J. A. Beard. |
| ▲Mifflintown*•† ....Juniata | WILBERFORCE SCHWEYER. |
| ▲Milford*†.....Pike | Harry T. Baker. |
| Millersburg*•† ...Dauphin | H. L. Lark. |
| Millerstown†.....Butler | See Chicora. |
| Millheim* ..... Center | See Bellefonte. |
| Milton*•† .Northumb'land | C. G. VORIS. |
| Minersville*•† .Schuylkill | H. B. Bartholomew. |
| Monongahela*•† ..Wash'n | W. P. WARNE. |
| ▲Montrose*•† Susquehanna | H. A. Denney. |
| Mt.Carmel*•†Nor'mberl'd | V. AUTEN. |
| Mt.Jewett*•† ....McKean | H. Rogers. |
| Mount Joy*•†..Lancaster | See Lancaster. |
| Mt.Pleasant*•† Westm'l'd | WHITTEN & SCANLON. |
| Mount Union*•†H'nt'gd'n | See Huntingdon. |
| Mountville*•....Lancaster | See Lancaster. |
| Muncy*•† .....Lycoming | R. K. Reeder. |
| Myerstown*†....Lebanon | See Lebanon. |
| Nanticoke*•† .....Luzerne | JAMES M. FRITZ. |
| Nazareth*•.Northampton | See Easton. |
| New Bethlehem*•†.Clar'n | See Clarion. |
| ▲New Bloomfield*•†..Perry | J. W. Shull. |
| New Brighton*•† .Beaver | G. L. Eberhart. |
| ▲New Castle*•†...Lawrence | J. NORMAN MARTIN. |
| New Holland*•† Lancast'r | A. W. Snader. |
| NewKensing'n*•†W's'm'd | G. D. Hamor. |
| Newport*•† .....Perry | James M. Sharon. |
| Newtown*•† .....Bucks | George A. Jenks. |
| Newville*•†..Cumberland | See Carlisle. |
| NewWilming't'n*•Law'nce | See New Castle. |
| Norristo'n*•†M'ntgomery | MONTGOMERY EVANS. |
| ▲North East*•†.....Erie | D. R. Cushman. |
| North Wales*•†M'ntgo'ry | See Norristown. |
| Oil City*•†.....Venango | ASH, SPEER & McSWEENEY |
| Orbisonia*•†.Huntingdon | J. M. Steese. |
| Orwigsburg*•†.Schuylkill | See Tamaqua. |
| Osceola*•.....Tioga | Charles Tubbs. |
| Osceola Mills*•†Clearfield | See Tioga. |
| Oxford*•† .....Chester | W. T. Fulton. |
| Palmyra*•† .....Lebanon | See Lebanon. |
| Parkers L'd'g*†Armst'ng | See Kittanning. |
| Parkersburg*•† ..Chester | A. T. Parke. |
| Parnassus*•†Westmorel'd | John M. Kennedy. |
| Patton*•† .....Cambria | R. Somerville. |
| PenArgyl*•†Northampt'n | A. D. Chase |
| Pennsburg*•† ..Montgo'ry | Jacob B. Hellegass. |
| ▲Philadelphia*•† .....Phila. | A. J. & L. J. BAMBERGER, 606 Chestnut Street. Refer to John Wanamaker, City Trust Co. and Market St. National Bank. |
| " ..... " | JOSEPH S. CLARK, 710 Bullitt Bldg. References: Fourth Street National Bank, First National Bank, and E. W. Clark & Co., bankers. |
| " ..... " | BERNARD GILPIN, 717 Walnut Street. References: National Bank of Commerce and Union National Bank of Philadelphia. |
| " ..... " | CARR & FRANCISCUS, Provident Bldg. References: National Wall Paper Co., N. Y.; Provident Life & Tr. Co., and Supplee Hdw. Co., Phila. |
| Philipsburg*•†.....Centre | George W. Zeigler. |
| Phœnixville*•† ...Chester | H. H. GILKYSON. |
| Pine Grove*•†..Schuylkill | See Pottsville. |
| ▲Pittsburg*•† ...Allegheny | MARSHALL BROWN, 435 Fourth Ave. Refers to Anchor Savings Bank and Fidelity Title & Trust Co. |
| " ..... " | CHANTLER, McGILL & CUNNINGHAM, Park Bldg. Attorneys for Second National Bank of Pittsburg and German National Bank of Allegheny. |
| " ..... " | DUNCAN & KING, 433 Fifth Ave. References: Merchants & Manufacturers National Bank and Third National Bank. |
| " ..... " | McCREADY & MOORE, Carnegie Bldg. Refer to Pittsburg National Bank of Commerce. |
| " ..... " | MAGNUS PFLAUM, Bakewell Law Bldg. Commercial and corporation law. Refers to Iron City National Bank. |
| " ..... " | WAY, WALKER & MORRIS, 1526-30 Park Bldg. Commercial law. Reference: Carter, Hughes & Dwight, New York. |
| Pittston*•†.....Luzerne | S. M. PARKE. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Plymouth*† .....Luzerne | D. L. & J. Q. Cheveling. |
| Port Allegany*†..McKe'n | S. W. SMITH. |
| Portersville*†.....Butler | See Butler. |
| Port Royal*†.....Juniata | See Mifflintown. |
| Pottstown*† M'ntgomery | J. H. Maxwell. |
| ▲Pottsville*† ....Schuylkill | R. S BASHORE. |
| Prospect*† .....Butler | See Butler. |
| Punxsutawney*†.. Jef'r'n | JACOB L. FISHER. |
| Quakertown*† .... Bucks | John V Ommeron. |
| Quarryville*†..Lancaster | See Lancaster. |
| ▲Reading*† .....Berks | HENRY A. MUHLENBERG. General law practice, collections. Refers to Farmers National Bank. |
| Reedsville*†.....Mifflin | A. Reed Hayes. |
| Renovo*† ..... Clinton | See Lock Haven. |
| Reynoldsville*†.Jefferson | M. M. Davis. |
| ▲Ridgway*†.....Elk | W. W. BARBOUR. |
| Rimersburg*†.....Clarion | W. A. Wick. |
| Rochester*†.....Beaver | Richard W. Stiffey. |
| Royersford*† M'tgomery | See Lansdale. |
| Saegerstown*† Crawford | See Meadville. |
| Saltsburg*† .....Indiana | See Indiana. |
| Sandy Lake*†.....Mercer | See Mercer. |
| Sayre*†.....Bradford | Stewart & Stephens. |
| Schwenkville*† .Montg'y | See Pottstown. |
| Scottdale*† Westmorel'd | J. R. Smith. |
| ▲Scranton*† .Lackawanna | THOMAS F. WELLS. Refers to Third National, and Dime Deposit & Discount Bank. |
| " ..... " | WILLARD, WARREN & KNAPP. Attorneys for County Savings Bank & Trust Co. Refers to any Bank in Scranton. |
| Selins Grove*† ...Snyder | Charles Hower. |
| Sellersville*† .....Bucks | E. E. Althouse. |
| Sewickley*†...Allegheny | R T McCready. |
| Shamokin*† .North'mb'd | W. W. RYON. |
| Sharon*† .....Mercer | A. W. Williams. |
| Sharpsburg*† .Allegheny | Thomas J. Ford. |
| Sharpsville*†.....Mercer | See Mercer. |
| Shenandoah*†.. Sch'ylk'l | M. M. BURKE. |
| Shippensburg*†...Cu'b'd | See Carlisle. |
| Shrewsbury*† ..... York | W. G. Allen. |
| Slatington*† ..... Lehigh | D. D. Roper. |
| Slippery Rock*.... Butler | See Butler. |
| ▲Smethport*†.... McKean | T. F. RICHMOND. |
| ▲Somerset*†.... Somerset | JOHN H. UHL. |
| Souderton*† Montgom'y | See Norristown. |
| S.Bethlehem*†..No'h'p'n | J. D BRODHEAD. |
| Spartansburg*†. Cra'fo'd | See Meadville. |
| Springboro*†...Crawford | See Meadville. |
| Spring City*†....Chester | Charles S. Wagoner. |
| Steelton*† ..... Dauphin | F. B. Wickersham. |
| Stewartstown*†.... York | See York. |
| St. Mary's*† .....Elk | See Ridgway. |
| St. Petersburg*†.Clarion | See Clarion |
| Strasburg* .. .. Lancaster | See Lancaster. |
| ▲Stroudsburg*†...Monroe | STAPLES & ERDMAN. |
| Sugar Grove*..... Warren | J. C. Hamilton |
| ▲Sunbury*† Northumb'l'd | CHARLES B. WITMER. |
| Susquehanna*†. Susq'h'a | JOHN D. MILLER. |
| Tamaqua*†....Schuylkill | JOHN W. HONSBERGER. |
| Tarentum*†...Allegheny | See Pittsburg, |
| Tidioute*†.....Warren | See Warren. |
| ▲Tionesta*†..... Forest | S. D. Irwin. |
| Titusville*†.....Crawford | ROGER SHERMAN. |
| ▲Towanda*†.....Bradford | S. W. & WILLIAM LITTLE. |
| Townville*..... Crawford | See Meadville. |
| Tremont*†.... Schuylkill | R. S. BASHORE. |
| Troy*†..... Bradford | Ray Gustin. |
| ▲Tunkhannock*† Wyom'g | James W. Pratt. |
| Turtlecreek.....Allegheny | Homer L. Castle. |
| Tyrone*†.....Blair | STEVENS, OWENS & PASCOE. |
| Ulysses*†.....Potter | A. S. Burt. |
| Union City*.....Erie | Sproul & Morrow. |
| ▲Uniontown*†....Fayette | D. M. HERTZOG. |
| Vandergrift*Westmorel'd | See Greensburg. |
| Verona*†.....Allegheny | John P. Hunter. |
| ▲Warren*†..... Warren | HINCKLEY & RICE. |
| ▲Washington*† Washi'g'n | JOHN H. MURDOCK. |
| Waterford*†.....Erie | See Erie. |
| Watsontown*†.North'l'd | See Sunbury. |
| Wayne*† ..... Delaware | Christopher Fallon. |
| Waynesboro*†. Franklin | J. R. RUTHRAUFF. |
| ▲Waynesburg*†... Greene | Samuel M. Smith. |
| ▲Wellsboro*†..... Tioga | Elliott, Watrous & Kimball. |
| ▲West Chester*†...Chester | A. P. REID. |
| Westfield*†..... Tioga | C. W. Beach. |
| West Grove*†....Chester | G. B. Johnson. |
| West Newton*† West'l'd | See Greensburg. |
| Whitehaven*†...Luzerne | G. L. Halsey. |
| Wilcox*†.....Elk | See Ridgway. |
| ▲Wilkes-Barre*†. Luzerne | JOSEPH MOORE. |
| Wilkinsburg*†Allegheny | See Pittsburg. |
| Williamsburg*†.... Blair | See Holldaysburg. |

| Town and County. | Name. |
|---|---|
| ▲Williamsport*† Lwcom'g | WM. RUSSELL DEEMER. |
| Wilmerding*† Allegheny | See Pittsburg. |
| Wrightsville*†..... York | See York. |
| Wyalusing*†.... Bradford | E. A. Strong. |
| Yardley*†..... Bucks | See Doylestown. |
| ▲York*†..... York | GEORGE W. HEIGES. |
| Youngsville*†... Warren | G. A. Jackson. |
| Zelienople*• .....Butler | See Butler. |

## RHODE ISLAND.

| | |
|---|---|
| Anthony.....Kent | Eugene F. Waner. |
| Ashaway*....Washington | See Westerly. |
| ▲Bristol*†.....Bristol | Samuel Norris, Jr. |
| Centerville*†..... Kent | See Providence. |
| Central Falls*†.....Prov. | See Providence. |
| Coventry*†.....Kent | See Anthony. |
| Cranston*†.. Providence | See Providence. |
| ▲East Greenwich*†..Kent | CHARLES J. ARMS. |
| Greenville*....Providence | See Providence. |
| Hope Valley*†.Washing'n | See Westerly. |
| ▲Kingston*†.. Washington | See Westerly. |
| Narragansett Pier*† Wash | See Wakefield. |
| ¶▲Newport*†.....Newport | W. P. SHEFFIELD, JR. |
| North Scituate*.....Prov. | See Providence. |
| Olneyville*†... Providence | N. W. Littlefield. |
| Pascoag*†.... Providence | See Woonsocket. |
| Pawtucket*† Providence | JOHN J. FITZGERALD. |
| Phenix*•.....Kent | See Anthony. |
| ¶▲Providence*† Provide'e | JOHN T. BLODGETT, 17 Custom House St. Refers to First and Roger Williams Nat. banks. |
| " ..... " | FRANK H. JACKSON, 49 Westminster St. Refers to Industrial Trust Co., Providence, and Hubbell Publishing Co., New York. |
| Slatersville*..Providence | See Woonsocket. |
| Wakefield*† Washington | F. C. Olney. |
| Warren*†.....Bristol | Pegram & Cooke. |
| Warwick*•..... Kent | See East Greenwich. |
| Westerly*†..Washington | JOSEPH C. MOORE. |
| Wickford*† Washington | See Westerly. |
| Woonsocket*† Provide'e | WILLIAM G. RICH. Refers to Woonsocket National Bank. |

## SOUTH CAROLINA.

| | |
|---|---|
| ▲Abbeville*† ....Abbeville | D. BRUEHL & LYON. |
| ▲Aiken*†.....Aiken | G. W. Groft. |
| Allendale*†.... Barnwell | See Barnwell. |
| ▲Anderson*†....Anderson | T. J. MAULDIN. |
| ▲Bamberg*†..... Bamberg | See Barnwell. |
| ▲Barnwell*†..... Barnwell | Bates & Simms. |
| Batesburg*†.. Lexington | E. F. Strother. |
| ▲Beaufort*†.....Beaufort | W. J. VERDIER. |
| ▲Bennettsville*† Marlboro | L. E. Caston. |
| Blackburg*†....Cherokee | See Yorkville. |
| Blackville*†.... Barnwell | IZLAR BROS. |
| Branchville*† Orangeb'rg | See Orangeburg. |
| ▲Camden*† .....Kershaw | C. L. Winkler. |
| ▲Charleston*†. Charleston | MORDECAI & GADSDEN. Counsel State Savings Bank; Attorneys in South Carolina for Postal Telegraph Cable Company; Plant System of Railways; Armour & Co., Chicago. Refer to president or cashier of any bank in Charleston; National Park Bank, of New York, and Standard Oil Co., Baltimore. |
| Cheraw*†....Chesterfield | W. F. Stevenson. |
| ▲Chester*†..... Chester | HENRY & McLURE. |
| ▲Chesterfield*. Chesterfield | Pollock & Pollock. |
| Clinton*†.....Laurens | See Laurens |
| ¶▲Columbia*†... Richland | WM. H. LYLES. Solicitor for the Bank of Columbia, S. C. |
| ▲Conway*†.....Horry | R. B. Scarborough. |
| ▲Darlington*†.Darlington | Spain & Thompson. |
| Denmark*†.... Bamberg | S. G. Maryfield. |
| Dillon*†.....Marion | See Marion. |
| Easley*†.....Pickens | J. E. Boggs, Pickens, S. C. |
| ▲Edgefield*†.....Edgefield | CROFT & TILLMAN. |
| Fingerville...Spartanburg | See Spartanburg. |
| ▲Florence*†..... Florence | P. A. WILCOX. |
| Fort Mill*†.....York | See Yorkville. |
| ▲Gaffney*†..... Cherokee | Wallace & Otts. |
| ▲Gergetown*†Georget'wn | Walter Hazard. |
| ▲Greenville*†.. Greenville | ISAAC M. BRYAN. |
| ▲Greenwood*† Greenwo'd | W. F. STACKHOUSE. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

| Town and County. | Name. |
|---|---|
| ▲Hampton*•† .... Hampton | E. F. Warren. |
| Johnston*•† .... Edgefield | See Edgefield. |
| Kershaw*•† .... Lancaster | See Lancaster. |
| ▲Kingstree*•† . Williamsb'g | Barron & Grier. |
| ▲Lancaster*•† .... Lancaster | ERNEST MOORE. |
| ▲Laurens*•† ..... Laurens | W. H. MARTIN. |
| ▲Lexington*•† .. Lexington | C. M. Efird. |
| ▲Manning*•† .... Clarendon | J. S. Wilson. |
| ▲Marion*• ..... Marion | C. A. WOODS. |
| McColl*•† ..... Marlboro | See Bennettsville. |
| ▲Monks Corner*•† Berkeley | See Charleston. |
| ▲Newberry*•† .... Newberry | J. F. J. CALEWELL. |
| ▲Orangeburg*•† Orangeb'g | MOSS & LIDE. |
| Pelzer*•† ..... Anderson | See Charleston. |
| Pendleton*•† ... Anderson | R. W. Simpson. |
| ▲Pickens* ..... Pickens | Julius E. Boggs. |
| Prosperity*•† .. Newberry | See Newberry. |
| Ridgeway*•† ..... Fairfield | See Winnsboro. |
| Rock Hill*•† ..... York | WITHERSPOON & SPENCERS. |
| ▲Saluda ..... Saluda | Ramage & Gregory. |
| Seneca*•† ..... Oconee | See Walhalla. |
| ▲Spartanburg*•† Sp'rtanb'g | BOMAR & SIMPSON. |
| ▲St. George* ... Dorchester | JOSEPH L. STOPPELBEIN. |
| St. Matthews*•† Orangeb'g | J. B. McLouchlin. |
| Summerville*•† Dorch'ter | See St. George. |
| ▲Sumter*•† ..... Sumter | LEE & MOISE. |
| Timmonsville*•† Florence | See Florence. |
| ▲Union*•† ..... Union | Munro & Munro. |
| Varnville*•† .... Hampton | J. W. Moore. |
| ▲Walhalla*•† ..... Oconee | Verner & Gibson. |
| ▲Walterboro*•† .. Colleton | Howell & Gruber. |
| Westminster*•† .. Oconee | See Walhalla. |
| ▲Winnsboro*•† .... Fairfield | J. E. McDONALD. |
| ▲Yorkville*•† ..... York | WITHERSPOON & SPENCERS. |

## SOUTH DAKOTA.

| Town and County. | Name. |
|---|---|
| ▲Aberdeen*•† ..... Brown | E. T. TAUBMAN. |
| Alcester*•† ..... Union | See Elk Point. |
| ▲Alexandria*•† .... Hanson | F. B. Smith. |
| Alpena*•† ..... Jerauld | L. N. Loomis. |
| Andover*•† ..... Day | See Webster. |
| Arlington*•† .. Kingsbury | See De Smet. |
| ▲Armour*•† ..... Douglas | JOHN T. MATHEWS. |
| Artesian*•† ..... Sanborn | See Woonsocket. |
| Aurora*•† ..... Brookings | See Brookings. |
| ▲Bangor* ..... Walworth | W. B. Burr. |
| ▲Bellefourche*•† ..... Butte | T. W. La Fleiche. |
| Beresford*•† ..... Union | CHARLES W. WOLBERT. |
| Bigstone*•† ..... Grant | See Millbank. |
| Bijou Hills* ..... Brule | S. E. Wilson. |
| Blunt*•† ..... Hughes | See Pierre. |
| Bowdle*•† ..... Edmunds | A. F. Le Claire. |
| Bradley*•† ..... Clark | See Clark. |
| Bridgewater*•† .. McCook | J. T. McKee. |
| Bristol*•† ..... Day | See Webster. |
| ▲Britton*•† ..... Marshall | George Bingham. |
| ▲Brookings*•† .. Brookings | JOHN C. JENKINS. |
| Bryant*•† ..... Hamlin | See Watertown. |
| Canastota* ..... McCook | See Salem. |
| ▲Canton*•† ..... Lincoln | A. R. BROWN. |
| Carthage*•† ..... Miner | See Howard. |
| Castalia* ..... Charles Mix | F. C. Smith. |
| ▲Castlewood*•† .... Hamlin | Ezra Adams. |
| Centerville*•† ..... Turner | KUNKLE & KUNKLE. |
| ▲Chamberlain*•† ..... Brule | James Brown. |
| ▲Clark*•† ..... Clark | C. G. SHERWOOD. |
| ▲Clear Lake*•† ..... Deuel | T. J. LAW. |
| Columbia*•† ..... Brown | P. E. Taylor. |
| ▲Custer*•† ..... Custer | W. G. Porter. |
| Davis*•† ..... Turner | See Parker. |
| ▲Deadwood*•† .. Lawrence | MARTIN & MASON. |
| Dell Rapids*•† Minnehaha | Henry Robertson. |
| ▲De Smet*•† .... Kingsbury | C. A. Savage. |
| Doland*•† ..... Spink | E. B. Korns. |
| Edgemont*•† .. Fall River | Vroman & McConville. |
| Edgerton* .... Charles Mix | C. W. Pratt. |
| ▲Elk Point*•† ..... Union | H. M. Wallace |
| Elkton*•† ..... Brookings | J. P. Alexander. |
| Emery*•† ..... Hanson | See Alexandria. |
| Erwin*•† ..... Kingsbury | See De Smet |
| Estelline*•† ..... Hamlin | M. S. Liebenstein. |
| Eureka*•† ..... McPherson | G. N. Williamson. |
| Fairfax ..... Gregory | See Wheeler. |
| ▲Faulkton*•† ..... Faulk | J. H. BOTTUM. |
| ▲Flandreau*•† ..... Moody | GEORGE RICE. |
| ▲Fort Pierre*† ..... Stanley | J. K. Breeden. |
| Frankfort*•† ..... Spink | See Redfield |
| Frederick*•† ..... Brown | See Aberdeen. |
| Freeman*•† .. Hutchinson | See Menno. |
| ▲Gannvalley* ..... Buffalo | H. B. Farren. |
| Garretson*•† .. Minnehaha | See Sioux Falls. |
| Gary*•† ..... Deuel | J. L. Robinson. |
| ▲Gettysburg*•† ..... Potter | F. B PATTERSON. |
| Groton*•† ..... Brown | W. C. Allen. |
| Harrison* ..... Douglas | See Armour. |
| Hartford*•† .. Minnehaha | See Sioux Falls. |
| Hecla*•† ..... Brown | See Aberdeen. |
| Hetland*•† .... Kingsbury | See De Smet. |
| ▲Highmore*•† ..... Hyde | F. M. Barnes. |
| Hill City*•† ... Pennington | See Rapid City. |
| Hitchcock*•† ..... Beadle | Carl Foster. |
| ▲Hot Springs*•† Fall River | G. M. CLEVELAND |
| ▲Howard*•† ..... Miner | Farmer & Farmer. |
| Hudson*•† ..... Lincoln | See Canton. |
| Hurley*•† ..... Turner | See Parker. |
| ▲Huron*•† ..... Beadle | PYLE & TAYLOR. |
| ▲Ipswich*•† ..... Edmunds | C. H Barron. |
| Irene*•† ..... Clay | See Centerville. |
| Iroquois*•† .. Kingsbury | C. G. Swafford. |
| Jefferson*•† ..... Union | See Elkton. |
| Kimball*•† ..... Brule | J. B. Long. |
| Lake Preston*•† Kingsb'y | W. H. Van Allen. |
| Langford*•† .... Marshall | See Britton. |
| Lead*•† ..... Lawrence | H. E. DEWEY. |
| Lennox*•† ..... Lincoln | See Canton. |
| ▲Leola* ..... McPherson | A. Williams. |
| ▲Madison*•† ..... Lake | J. H. Williamson. |
| Mellette*•† ..... Spink | See Redfield. |
| Menno*•† .... Hutchinson | M. T. Halphide. |
| ▲Millbank*•† ..... Grant | GEORGE S. RIX. |
| ▲Miller*•† ..... Hand | John Pusey |
| ▲Mitchell*•† ..... Davison | A. E. HITCHCOCK. |
| Montrose*•† ..... McCook | M. A. Butterfield. |
| ▲Mound City* .... Campbell | A. Sutherland. |
| Mount Vernon*•† Davison | See Mitchell. |
| ▲Oacoma* ..... Lyman | J. G. Bartine. |
| Oldham*•† ..... Kingsbury | See Lake Preston. |
| ▲Ollvet* ..... Hutchinson | M. T. Halphide. |
| ▲Onida* ..... Sully | J. H. Gropengieser. |
| ▲Parker*•† ..... Turner | W. Y. Quigley. |
| Parkston*•† .. Hutchinson | John M. Gray. |
| ¶▲Pierre*•† ..... Hughes | ESTES & LAMBERT. |
| ▲Plankinton*•† ..... Aurora | S. H. Bakewell. |
| Pukwana*•† ..... Brule | J. S. Sanborn. |
| ▲Rapid City*•† Pennington | WOOD & BUELL. |
| ▲Redfield*•† ..... Spink | Howard & Walsh. |
| Revillo*•† ..... Grant | H. E. Jones. |
| ▲Salem*•† ..... McCook | E. H. Wilson. |
| Scotland*•† .. Bon Homme | Robert Dollard. |
| ▲Sioux Falls*•† Minnehaha | BAILEY & VOORHEES. Attorneys for Sioux Falls National Bank, W. U Telegraph Co., Illinois Central R. R. Co., the Burlington, Cedar Rapids & Northern Ry. Co., and R. G. Dun & Co. |
| Sisseton*•† ..... Roberts | HOWARD BABCOCK. |
| Spearfish*•† .... Lawrence | R. F. Crawford. |
| Spencer*•† ..... McCook | See Salem. |
| Springfield*•† . Bon Hom'e | A. J. Wilcox. |
| ▲Sturgis*•† ..... Meade | CHARLES C. POLK. |
| Summit*•† ..... Roberts | See Wilmot. |
| Toronto*•† ..... Deuel | See Clear Lake. |
| Tripp*•† ..... Hutchinson | Charles Milner. |
| ▲Tyndall*•† ... Bon Homme | Elliott & Stilwill. |
| Valley Springs*•† Minn'ha | See Sioux Falls. |
| Verdon*•† ..... Brown | See Aberdeen. |
| ▲Vermillion*•† ..... Clay | J. A. COPELAND. |
| Viborg*•† ..... Turner | See Parker. |
| Volga*•† ..... Brookings | A. S. Mitchell. |
| Wakonda*•† ..... Clay | See Vermillion. |
| Warner*•† ..... Brown | See Aberdeen. |
| ▲Watertown*•† . Codington | A. SHERIN. |
| ▲Webster*•† ..... Day | E. W. TAYLOR. |
| Wessington*•† ..... Beadle | E. H. Vance. |
| ▲Wessington Sp'gs*. Jer'ld | Charles W. McDonald. |
| ▲Wheeler* .... Charles Mix | E. M. Starcher. |
| White*•† ..... Brookings | See Brookings. |
| white Lake*•† ..... Aurora | A. H. Henneous. |
| White Rock*•† ... Roberts | See Sisseton |
| Whitewood*•† .. Lawrence | See Deadwood. |
| Willow Lake*•† ..... Clark | See Clark. |
| ▲Wilmot*•† ..... Roberts | HOWARD BABCOCK. |
| Wolsey*•† ..... Beadle | See Huron. |
| ▲Woonsocket*•† .. Sanborn | N. J. Dunham. |
| Worthing*•† ..... Lincoln | See Canton. |
| ▲Yankton*•† ..... Yankton | JOHN HOLMAN. |

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## TENNESSEE.

| Town and County. | Name. |
|---|---|
| ▲Alamo* ..... Crockett | Biggs, Hays & Revelle. |
| Alexandria* ..... DeKalb | Dan Williams |
| ▲Altamont ..... Grundy | J. K. P. Pearson. |
| ▲Ashland City* .. Cheatham | J. J. Lenox. |
| ▲Athens*•† ..... McMinn | BURKETT & MANSFIELD. |
| Bellbuckle*•† ..... Bedford | See Shelbyville. |
| Bells*•† ..... Crockett | W. H. Biggs. |
| ▲Benton ..... Polk | W. R. Johnson. |
| ▲Blountville* ..... Sullivan | H. H. Smith. |
| ▲Bolivar*•† ..... Hardeman | Wood & McNeal. |
| Bristol*•† ..... Sullivan | BAILEY, PRICE & BYARS. |
| ▲Brownsville*•†. Haywood | WILLIAM KINNEY. |
| ▲Byrdstown ..... Pickett | Barnes & Turner. |
| ▲Camden*•† ..... Benton | S. L. Peeler. |
| ▲Carthage*•• ..... Smith | J. M. Fisher. |
| ▲Celina* ..... Clay | M. C. Sidwell. |
| ▲Centerville*•†... Hickman | W. V. FLOWERS. |
| ▲Charlotte* ..... Dickson | Morris & Cook. |
| ▲Chattanooga*•†. Hamilton | CASE & CASE. Refer to John D. Archbold, of Standard Oil Co., New York City, and James N. Gamble, of Proctor & Gamble, Cincinnati. |
| " ..... " | COOKE, SWANEY & COOKE. Attorneys for Southern Ry. Co., M. & C. R. R. Co. Refer to First and Third National banks of Chattanooga. |
| " ..... " | SYDNEY B. WRIGHT. Refers to First National Bank. |
| ▲Clarksville*•† .... Montg'y | LEECH & SAVAGE. |
| ▲Cleveland*•† ..... Bradley | P. B. Mayfield & Son. |
| Clifton* ..... Wayne | George A. Brooks. |
| ▲Clinton*•† ..... Anderson | C. J. Sawyer. |
| Coal Creek*•† .. Anderson | See Clinton. |
| Collierville*•† ..... Shelby | W. R. Harrell. |
| ▲Columbia*•† ..... Maury | J. C. VOORHIES |
| ▲Cookeville*• ..... Putnam | A. Algood. |
| ▲Covington*•†..... Tipton | Wm. Sanford. |
| ▲Crossville*... Cumberland | J. W. Dorton. |
| Cumberland Gap* Clab'ne | C. W. Wadsworth. |
| ▲Dandridge*† .... Jefferson | Eugene Holtsinger. |
| ▲Dayton*•† ..... Rhea | B. G. McKENZIE. |
| ▲Decatur* ..... Meigs | J. W. Lillard. |
| ▲Decaturville* ..... Decatur | Scott & Grigg. |
| Decherd*•† ..... Franklin | See Winchester. |
| Dickson*•† ..... Dickson | W. E. Cullum. |
| ▲Dover* ..... Stewart | J. W. Stout. |
| ▲Dresden*•† ..... Weakley | T. K. Reynolds. |
| ▲Dunlap*•† ..... Sequatchie | Stewart & Stewart. |
| Dyer*•† ..... Gibson | See Trenton. |
| ▲Dyersburg*•† ..... Dyer | LATTA & LATTA. |
| ▲Elizabethton*† ..... Carter | TIPTON & MILLER. |
| ▲Erin*•† ..... Houston | J. W. Randolph. |
| ▲Erwin* ..... Unicoi | See Johnson City. |
| ▲Fayetteville*•† ... Lincoln | W. B. LAMB. |
| ▲Franklin*•† ... Williamson | HEARN, McCORKLE & LANE. |
| ▲Gainesboro* ..... Jackson | J. S. Montgomery. |
| ▲Gallatin*•†..... Sumner | B. D. Bell. |
| Goodlettsville*† Davidson | See Nashville. |
| Gordonsville*• ..... Smith | E. M. McDonald. |
| ▲Greeneville*•† .... Greene | Shoun & Susong. |
| Greenfield*•† ... Weakley | See Dresden. |
| Harriman*•† ..... Roane | S. C. BROWN. |
| Hartsville* ..... Trousdale | John S. McMurry. |
| ▲Henderson*•†..... Chester | Franklin & Stubblefield. |
| Humboldt*•†..... Gibson | J. A. Collingsworth. |
| ▲Huntingdon*•† .... Carroll | L. L. Hawkins. |
| ▲Huntsville* ..... Scott | J. F. Baker. |
| ▲Jacksboro* ..... Campbell | Hicks & Peters. |
| ▲Jackson*•†..... Madison | HAYNES & GILMORE. |
| ▲Jamestown*..... Fentress | O. C. Comatser. |
| ▲Jasper*•†..... Marion | Spears & Stewart. |
| Jellico*•† ..... Campbell | Johnson & Tramell. |
| JohnsonCity*•†. Washin'n | CARR & REEVES. |
| ▲Jonesboro*•† Washington | Reeves & Baxter. |
| Kenton*•† ..... Obion | J. L. Fry. |
| ▲Kingston* ..... Roane | W. H. DIETZ. |
| ▲Knoxville*•† ..... Knox | CORNICK & CORNICK. Refer to East Tennessee National Bank, City National Bank, and Union Bank. |
| " ..... " | GREEN & SHIELDS. Attorneys for City National Bank. |
| " ..... " | LUCKY, SANFORD & FOWLER. Attorneys for East Tennessee National Bank. Refer to Central Trust Co. of New York. |
| ▲Lafayette* ..... Macon | J. S. Wootten. |
| ▲Lawrenceburg*•†. Lawr'ce | W. R. King. |
| ▲Lebanon*•† ..... Wilson | E. E. BEARD. |
| Lenoir City* ..... Loudon | James L. Nichols. |
| ▲Lewisburg*•† ..... Marshall | W. P. McClure. |
| ▲Lexington*•† .. Henderson | John E. McCall. |
| ▲Linden* ..... Perry | W. M. Huddleston. |
| ▲Livingston* ..... Overton | Hussey & Knight. |
| ▲Loudon*•† ..... Loudon | Chambers, McQueen & Nichols. |
| ▲Lynchburg* ..... Moore | S. E. Billingsley. |
| Lynnville*•† ..... Giles | See Pulaski. |
| ▲Madisonville*† .... Monroe | McCroskey & McCroskey. |
| ▲Manchester*•† ..... Coffee | George W. Cross. |
| Martin*•† ..... Weakley | R. E. MAIDEN. |
| ▲Maryville*• ..... Blount | F. H. LAMON. |
| ▲Maynardsville ..... Union | C. A. Culp. |
| McKenzie*•† ..... Carroll | See Huntingdon. |
| ▲McMinnville*•†... Warren | LIND & HOODENPYL. |
| ▲Memphis*•† ..... Shelby | HENRY CRAFT, Equitable Bldg. Attorney for Union & Planters Bank. A complete collection department. |
| " ..... " | PERCY & WATKINS, Continental Bank Bldg. Attorneys for L. & M. V. Ry., and Continental National Bank. |
| " ..... " | SCRUGGS & HENDERSON, Attorneys for Security Bank. Refer to State National Bank. |
| " ..... " | WARINNER & WARINNER, Attorneys for First National Bank. |
| Milan*•† ..... Gibson | H. M. Clark. |
| ▲Morristown*•† .. Hamblen | SHIELDS & MOUNTCASTLE. |
| Mossy Creek*•†. Jefferson | G. A. Moody. |
| ▲Mountain City* .. Johnson | Donnelly & Donnelly. |
| ▲Murfreesboro*•† Ruther'd | E. D. HANCOCK. |
| ¶▲Nashville*•†... Davidson | MOORE & McNALLY, Cole Bldg. References—New York: Carter, Hughes & Dwight; Nashville: Union Bank & Trust Co. |
| Newbern*•† ..... Dyer | T. K. Reynolds. |
| Newburg ..... Lewis | See Columbia. |
| ▲Newport*•† ..... Cocke | H. N. Cate. |
| Obion*•† ..... Obion | G. B. Morris. |
| ▲Ooltewah*•† ..... James | J. P. Parker. |
| ▲Paris*•† ..... Henry | SWEENEY & FARABAUGH. |
| Petersburg*•† .... Lincoln | See Fayetteville. |
| ▲Pikeville*•†..... Bledsoe | F. H. Mercer. |
| ▲Pulaski*•† ..... Giles | HUME R. STEELE. |
| ▲Ripley*•† ..... Lauderdale | James Oldham. |
| Rockwood*•† ..... Roane | WRIGHT & WRIGHT. |
| ▲Rogersville*•†... Hawkins | J. O. Phillips. |
| Rutherford*•† .... Gibson | See Trenton. |
| Rutledge*•† ..... Grainger | A. F. Bryan. |
| ▲Savannah* ..... Hardin | T. P. Bateman. |
| ▲Selmer*•† ..... McNairy | Wood & Barnhill. |
| ▲Sevierville* ..... Sevier | M. B. McMahon. |
| ▲Shelbyville*•† ..... Bedford | BATES & CALDWELL. |
| ▲Smithville* ..... DeKalb | T. W. Wade. |
| ▲Sneedville* ..... Hancock | Davis & Green. |
| ▲Somerville*•† ..... Fayette | H. C. Moorman. |
| South Pittsburg*•† Marion | Spear & Allison. |
| ▲Sparta*•† ..... White | W. G. Smith & Son. |
| ▲Spencer* ..... Van Buren | J. C. Sparkman. |
| Spring City*•† ..... Rhea | R. C. M. Cunningham. |
| ▲Springfield*•†... Robertson | A. E. GARNER. |
| Sweetwater*•† .... Monroe | Young & Young. |
| ▲Tazewell*• ..... Claiborne | Hughes & Davis. |
| ▲Tiptonville* ..... Lake | Darnall & Burnett. |
| Tracy City*•† ..... Grundy | J. B. Ferguson. |
| ▲Trenton*•† ..... Gibson | WALKER & HUNT. |
| Trimble*•† ..... Dyer | G. P. McCorkle. |
| Troy*† ..... Obion | J. G. Smith & Son. |
| Tullahoma*•† ..... Coffee | Davidson & Aydelott. |
| ▲Union City*•† ..... Obion | L. S. PARKS. |
| ▲Wartburg*..... Morgan | Wright, Wright & Staples. |
| Wartrace*•† ..... Bedford | See Shelbyville. |
| Watertown*• ..... Wilson | See Lebanon. |
| ▲Waverly*•†... Humphreys | THOMAS F. BOWMAN. |
| ▲Waynesboro* ..... Wayne | Haggard & Boyd. |
| ▲Winchester*•† .. Franklin | GEORGE E. BANKS. |
| ▲Woodbury* ..... Cannon | James A. Jones. |

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▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

# TEXAS.

| Town and County. | Name. |
|---|---|
| ▲Abilene*•† ..... Taylor | JOHN BOWYER. |
| ▲Albany*•† .... Shackleford | WARREN & WEBB, Attorneys. WEBB & HILL, Agents. |
| Alice*•† ..... Nueces | See Corpus Christi. |
| ▲Alpine*•† ..... Brewster | W. Van Sickle. |
| Alvarado*•† ..... Johnson | I. A. Patton. |
| Alvin*•† ..... Brazoria | L. F. Fishback. |
| Alvord*•† ..... Wise | J. W. Barham. |
| ▲Amarillo*•† ..... Potter | L. D. Mars. |
| ▲Anderson* ..... Grimes | W. W. Meacham. |
| ▲Angleton*• ..... Brazoria | T. N. Hill. |
| ▲Anson* ..... Jones | R. Colbert. |
| Aransas Pass*•† San Pat'lo | See Rockport. |
| ▲Archer City* ..... Archer | T. H. Marberry. |
| Arlington*•† ..... Tarrant | R. E. LeRoy. |
| ▲Athens*†• ..... Henderson | RICHARDSON, WATKINS & MILLER. |
| Atlanta*•† ..... Cass | Figures & Pruitt. |
| ¶▲Austin*•† ..... Travis | J. L. PEELER. General Attorney for John W. Mackay, New York; First National Bank of Austin, and James H. Raymond & Co., bankers. |
| " ..... " | WEST & COCHRAN, Attorneys for Austin National Bank. |
| ▲Baird*•† ..... Callahan | O. Bowyer. |
| ▲Ballinger*•† ..... Runnels | POWELL & SMITH. |
| ▲Bandera*† ..... Bandera | H. C. Duffy. |
| ▲Barstow*† ..... Ward | See Pecos. |
| Bartlett*•† .... Williamson | See Georgetown. |
| ▲Bastrop*•† ..... Bastrop | ORGAIN & GARWOOD. |
| ▲Batesville* ..... Zavella | See Uvalde. |
| ▲Bay City* .... Matagorda | Gaines, Hamilton & Carpenter. |
| ▲Beaumont*•† .... Jefferson | GREEN & GREEN. |
| ▲Beeville*•† ..... Bee | J. C. CRISP. |
| ▲Bellville*•† ..... Austin | S. R. Blake. |
| ▲Belton*•† ..... Bell | A. M. MONTRITH. |
| ▲Benjamin* ..... Knox | G. B. Landrum. |
| Bertram*•† ..... Burnet | See Burnet. |
| ▲Big Spring*•† ..... Howard | S. H. MORRISON. |
| Blooming Grove*•† Nav'o | See Corsicana. |
| Blossom*•† ..... Lamar | See Paris. |
| ▲Boerne*•† ..... Kendall | F. W. Schweppe. |
| ▲Bonham*•† ..... Fannin | R. B. SEMPLE. |
| ▲Boston ..... Bowie | See Texarkana. |
| Bowie*•† ..... Montague | WALTHALL & McDONALD. |
| ▲Brackettville*† .... Kinney | W. L. CLAMP. |
| ▲Brady* ..... McCulloch | F. M. Newman. |
| ▲Breckenridge* .. Stephens | William Veale & Son. |
| Bremond*•† ... Robertson | J. W. Woods. |
| ▲Brenham*•† .. Washington | J. T. BROWNING. |
| ▲Brownsville*•† .. Cameron | JAMES B. WELLS. |
| ▲Brownwood*•† .... Brown | JENKINS & McCARTNEY. |
| ▲Bryan*•† ..... Brazos | DOREMUS & BUTLER. |
| ▲Burnet*•† ..... Burnet | J. G. Cook. |
| Burton*•† .... Washington | J. J. McCain. |
| ▲Caldwell*•† ..... Burleson | Alexander & Heslip. |
| Calvert*•† ..... Robertson | Field & Taylor. |
| ▲Cameron*•† ..... Milam | HENDERSON, STREEMAN & FREEMAN. |
| ▲Canadian*•† ..... Hemphill | W. D. Fisher. |
| ▲Canton* ..... Van Zandt | H. C. Geddie. |
| ▲Canyon* ..... Randall | R. M. Peeler. |
| ▲Carrizo† ..... Zapata | See Carrizo Springs. |
| ▲Carrizo Springs* . Dimmit | F. Vandervoort. |
| ▲Carthage*•† ..... Panola | E. A. Hull. |
| Castroville* ..... Medina | See Hondo. |
| ▲Center* ..... Shelby | R. S. BRYARLY. |
| ▲Centerville* ..... Leon | Dean, Seale & Dean. |
| ▲Channing*•† ..... Hartley | W. Boyce. |
| Chico*•† ..... Wise | John L. Morris. |
| ▲Childress*•† ..... Childress | W. T. McConnell. |
| Cisco*•† ..... Eastland | Patterson & Butts. |
| ▲Clairemont ..... Kent | See Snyder. |
| ▲Clarendon*•† ..... Donley | Browning & Madden. |
| ▲Clarksville*•† .. Red River | Sims & Chambers. |
| ▲Claude*•† ..... Armstrong | Ira Webster. |
| ▲Cleburne*•† ..... Johnson | GOLDSMITH & WALKER. |
| Clinton*•† ..... Bosque | J. C. O'Bryan. |
| ▲Coldspring* .. San Jacinto | P. E. McMahon. |
| ▲Coleman*•† ..... Coleman | T. J. WHITE. |
| ▲Colorado*•† ..... Mitchell | W. R. Smith. |
| ▲Columbus*•† .... Colorado | GEORGE McCORMICK. |
| ▲Comanche*•† .. Comanche | L. B. Russell. |
| Commerce*•† ..... Hunt | B. L. Thompson. |
| ▲Conroe*•† .. Montgomery | McComb & Cooper. |
| ▲Cooper*•† ..... Delta | J. L. Young. |
| ▲Corpus Christi*•† . Neuces | D. GIVENS. |
| ▲Corsicana*•† .... Navarro | McKIE & AUTRY. |
| ▲Cotulla*•† ..... La Salle | W. J. Bowen. |
| Cresson*•† ..... Hood | See Granbury. |
| ▲Crockett*•† ..... Houston | ALDRICH & LIPSCOMB. |
| ▲Crowell* ..... Foard | Robert Cole. |
| ▲Cuero*•† ..... DeWitt | JOHN H. BAILEY. |
| ▲Daingerfield*•† .... Morris | J. W. Bolin. |
| ▲Dallas*•† ..... Dallas | HILL, DABNEY & EDMONSON. State Attorneys for the Middlesex Banking Co., Middletown, Conn., and Guarantee Savings, Loan & Investment Co., Washington, D. C. General Attorneys for The Mutual Building Association, National Guarantee Loan & Trust Co., Dallas Gas & Fuel Co., and E. O. Stanard Milling Co., Dallas. Refer to American National Bank. |
| ▲Decatur*•† ..... Wise | R. E. CARSWELL. |
| DeKalb*•† ..... Bowie | See Texarkana. |
| DeLeon*•† ..... Comanche | A. R. Pool. |
| ▲Delrio*•† ..... Valverde | CARTER & BLOCK. |
| Denison*•† ..... Grayson | MOSELEY & SMITH. |
| ▲Denton*•† ..... Denton | ALVIN C. OWSLEY. |
| Detroit*•† ..... Red River | See Clarksville. |
| ▲Dickens* ..... Dickens | See Plainview. |
| ▲Dimmitt*•† ..... Castro | S. Gaugh. |
| Dublin*•† ..... Erath | W. J. Wasson. |
| ▲Dumas* ..... Moore | See Amarillo. |
| Eagle Lake*•† ... Colorado | W. S. Strickland. |
| ▲Eagle Pass*•† .. Maverick | J. M. GOGGIN. |
| ▲Eastland*•† ..... Eastland | D. G. Hunt. |
| ▲Edna*•† ..... Jackson | Dobbs & McCrory. |
| El Campo*•† .... Wharton | I. D. Owens. |
| Elgin*•† ..... Bastrop | J. E. B. Laird. |
| ▲El Paso*•† ..... El Paso | HOWARD F. JOHNSTON. |
| ▲Emma* ..... Covington | E. B. Covington. |
| ▲Emory*•† ..... Rains | W. H. Clendenin. |
| ▲Ennis*•† ..... Ellis | D. F. SINGLETON. |
| ▲Fairfield* ..... Freestone | W. M. White. |
| Farmersville*•† .... Collin | D. P. JOHNSON. |
| Ferris*•† ..... Ellis | See Waxahachie. |
| Flatonia*•† ..... Fayette | T. W. Lane. |
| ▲Floresville*•† ..... Wilson | L. S. LAWHON. |
| ▲Floydada* ..... Floyd | Bartley & Bartley. |
| Forney*•† ..... Kaufman | J. A. Cooley. |
| ▲Fort Davis*† ... Jeff Davis | O. L. Price. |
| ▲Fort Stockton* .... Pecos | Howell Johnson. |
| ▲Fort Worth*•† .... Tarrant | MATLOCK, COWAN & BURNEY. Attorneys for American National Bank. |
| " ..... " | WEST & SMITH. Attorneys for First National Bank. |
| ▲Franklin*•† .... Robertson | Simmons & Crawford. |
| ▲Fredericksburg* Gillespie | A. C. COOLEY. |
| Frost*•* ..... Navarro | B. H. Johnson. |
| ▲Gail ..... Borden | I. P. Skinner. |
| ▲Gainesville*•† . Galveston | CULP & GIDDINGS. |
| ▲Galveston*•† ... Galveston | MANN & BAKER. Att'ys for Galveston Nat. Bank and Texas Guarantee & Trust Co. |
| " ..... " | SPENCER & KINCAID. Refer to Galveston National Bank or any Bank or business man in Galveston. |
| " ..... " | TERRY & BALLINGER. Representing Hutchings, Sealy & Co., Bankers; First National Bank, and Island City Savings Bank, Galveston. |
| ▲Garden City ... Glasscock | See Big Spring. |
| Garland*•† ..... Dallas | See Dallas. |
| ▲Gatesville*•† ..... Coryell | J. E. Walker. |
| ▲Georgetown*•† .. Will'son | JOHN & WILCOX. |
| ▲Giddings*•† ..... Lee | R. E. Harris. |
| ▲Gilmer*•† ..... Upshur | F. S. Eberhart. |
| ▲Glenrose* ..... Somervell | J. J. FARR. |
| ▲Goldthwaite*•† ..... Mills | TRIPLETT & DOUGHTY. |
| ▲Goliad*•† ..... Goliad | G. E. Pope. |
| ▲Gonzales*•† ..... Gonzales | ATKINSON & ABERNATHY. |
| ▲Graham*• ..... Young | R. F. Arnold. |
| ▲Granbury*•† ..... Hood | RIDDLE & MARTIN. |
| Grandview*•† ... Johnson | S. J. Lancaster. |
| Granger*•† ... Williamson | J. W. Posey. |
| ▲Greenville*•† ..... Hunt | CRADDOCK & LOONEY. |
| ▲Groesbeck*•† .. Limestone | Farrar, Williams & Farrar. |
| ▲Groveton*•† ..... Trinity | J. P. Stevenson. |
| ▲Guthrie ..... King | See Benjamin. |
| ▲Hallettsville*•† ... Lavaca | P. H. GREEN. |
| ▲Hamilton*†..... Hamilton | J. A. Eidson. |
| ▲Hansford ..... Hansford | See Amarillo. |
| ▲Haskell* ..... Haskell | Foster & Scott. |
| Hearne*•† ..... Robertson | Graham & Bishop. |
| ▲Hemphill*..... Sabine | A. D. Hamilton. |
| ▲Hempstead*•† ..... Waller | A. C. Tompkins. |
| ▲Henderson*•† ..... Rusk | W. C. BUFORD. |
| ▲Henrietta*•† ..... Clay | W. G. EUSTIS. |
| Hico*•† ..... Hamilton | D. Langford. |
| ▲Hidalgo* ..... Hidalgo | See Brownsville. |
| Higgins*•† ..... Lipscomb | E. C. Gray. |
| ▲Hillsboro*•† ..... Hill | WEAR & PARR. |
| Holland*•† ..... Bell | A. R. Pool. |
| ▲Hondo*•† ..... Medina | S. B. Easley. |
| Honey Grove*•† ... Fannin | G. W. Wells. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| ▲Houston*•†.....Harris | EWING & RING. Attorneys for First National and Commercial National Banks. |
| " ..... " | GOLDTHWAITE & MOODY. Attorneys for First National Bank. |
| " ..... " | W. C. OLIVER. Refers to First National Bank and American National Bank. |
| Howe*•†.....Grayson | Silas Hare, Jr. |
| Hubbard*.....Hill | L. Frisby. |
| ▲Huntsville*•†.....Walker | McKINNEY & HILL. |
| Hutto*•†.....Williamson | See Taylor. |
| Iowa Park*•†.....Wichita | Hinton Smith. |
| Italy*•†.....Ellis | See Waxahachie. |
| Itasca*•†.....Hill | M. S. Wood. |
| ▲Jacksboro*.....Jack | B. R. McConnell. |
| Jacksonville*•†..Cherokee | J. E. Fleager. |
| ▲Jasper*.....Jasper | SEALH & BEATY. |
| ▲Jefferson*•†.....Marion | R. R. TAYLOR. |
| Jewett*•†.....Leon | B. D. Dashiel. |
| ▲Johnson City*.....Blanco | W. J. Crider. |
| ▲Junction*.....Kimble | W. A. Williamson. |
| ▲Karnes City*•†....Karnes | A. J. BELL. |
| ▲Kaufman*•†.... Kaufman | GASSETT, YOUNG & ADAMS. |
| Kemp*•.....Kaufman | See Kaufman. |
| ▲Kerrville*•†.....Kerr | W. W. Martin. |
| Killeen*•†.....Bell | M. N. Baldwin. |
| Kosse*•†.....Limestone | See Groesbeck. |
| ▲Kountze*•†.....Hardin | JOHN P. WORK. |
| Kyle*•.....Hays | W. O. Hutchison. |
| Ladonia*•†.....Fannin | R. M. Rowland. |
| ▲La Grange*•†.....Fayette | Lane & Lane. |
| ▲Lampasas*•†....Lampasas | W. B. ABNEY. |
| Lancaster*•†.....Dallas | John W. George. |
| ▲Laplata.....Deaf Smith | C. G. Witherspoon. |
| La Porte*•†.....Harris | See Houston. |
| Laredo*•†.....Webb | H. G. DICKINSON. |
| Leonard*•†.....Fannin | Ross & Ross. |
| ▲Liberty*•†.....Liberty | Neyland & Rayburn. |
| ▲Linden*.....Cass | J. B. Haynes. |
| ▲Lipscomb*.....Lipscomb | See Canadian. |
| ▲Livingston*•†.....Polk | Joseph E. Hill. |
| ▲Llano*•†.....Llano | Landerdale & Linden. |
| ▲Lockhart*•†.....Caldwell | A. B. STOREY. |
| ▲Longview*•†.....Gregg | E. F. Young. |
| Lorena*•†.....McLennan | See Waco. |
| ▲Lubbock*.....Lubbock | See Plainview. |
| ▲Lufkin*•†.....Angelina | Mantooth & Townsend. |
| Luling*•†.....Caldwell | F. C. Cross. |
| ▲Madisonville*....Madison | W. L. Dean. |
| Mansfield*•.....Tarrant | See Fort Worth. |
| Marble Falls*•†...Burnet | See Burnet. |
| ▲Marfa*•†.....Presidio | H. H. Kilpatrick. |
| ▲Marlin*•†.....Falls | MARTIN & EDDINS. |
| ▲Marshall*•†.....Harrison | T. P. Young. |
| ▲Mason*†.....Mason | Marshall Fulton. |
| ▲Matador*.....Motley | See Plainview. |
| McGregor*•†.. McLennan | W. C. O'Bryan. |
| ▲McKinney*•†.....Collin | M. H. GARNETT. |
| ▲Memphis*•†.....Hall | H. E. Deaver. |
| ▲Menardville*.....Menard | W. E. Adkins. |
| ▲Meridian*•†.....Bosque | Robertson & Robertson. |
| Mesquite*•†.....Dallas | See Dallas. |
| Mexia*•†.....Limestone | W. F. Doyle. |
| ▲Midland*•†.....Midland | W. H. Cowan. |
| Midlothian*•†.....Ellis | See Waxahachie. |
| Milford*•†.....Ellis | N. R. Rutherford, Jr. |
| Mineola*•†.....Wood | Giles & Stafford. |
| Mineral Wells*•†PloPinto | Albert Stevenson. |
| ▲Mobeetie*.....Wheeler | L. D. Miller. |
| ▲Montague*.....Montague | W. C. NEWMAN. |
| Moody*•†.....McLennan | John S. Patterson. |
| ▲Mt. Pleasant*•†.....Titus | S. P. Pounders. |
| ▲Mt. Vernon*•†....Franklin | Hiram Glass. |
| ▲Nacogdoches*•†Na'doch's | J. C. HARRIS. |
| Naples*•†.....Morris | See Daingerfield. |
| Navasota*•†.....Grimes | G. W. L. CARR. |
| ▲New Braunfels*•†..Comal | F. J. MAIER. |
| ▲Newton*.....Newton | L. B. Clunk. |
| Nocona*•†.....Montague | Hagler Bros. |
| ▲Oakville*.....Live Oak | F. H. Church. |
| ▲Ochiltree.....Ochiltree | See Amarillo. |
| ▲Odessa*•†.....Ector | See Big Spring. |
| Omaha*•†.....Morris | See Daingerfield. |
| ▲Orange*•†.....Orange | JOHN T. HART. |
| Overton*•†.....Rusk | See Henderson. |
| Ozona*.....Crockett | C. E. Davidson. |
| ▲Paducah*.....Cottle | See Quanah. |
| ▲Paintrock*.....Concho | Melton & Garland. |
| ▲Palestine*•†....Anderson | GARDNER & GARDNER. |
| ▲Palo Pinto*†....Palo Pinto | John H. Eaton. |
| ▲Panhandle*•†.....Carson | Frank Lester. |
| ▲Paris*•†.....Lamar | ALLEN & DOHONEY. |
| ▲Parnell.....Roberts | See Canadian. |
| ▲Pearsall*•†.....Frio | M. Maney. |
| ▲Pecos*•†.....Reeves | T. J. Hefner. |
| Pilot Point*•†.....Denton | See Denton. |
| ▲Pittsburg*•†.....Camp | S. D. SNODGRASS. |
| ▲Plainview*.....Hale | L. D. Kinder. |
| Plano*•†.....Collin | James D. Cottrell. |
| ▲Pleasanton*.....Atascosa | G. M. Martin. |
| Port Arthur*•†..Jefferson | A. M. Rutan. |
| ▲Port Lavaca*•†..Calhoun | W. Wilson. |
| ▲Quanah*•†.....Hardeman | SMITH & MARTIN. |
| ▲Quitman*.....Wood | W. B. Harris. |
| ▲Rayner*.....Stonewall | See Haskell. |
| ▲Refugio*.....Refugio | D. E. Pipkin. |
| ▲Richmond*•†...Fort Bend | Pearson, McEachin & Pearson. |
| ▲Rio Grande*†.....Starr | MONROE & SEABURY. |
| ▲Robert Lee*.....Coke | W. C. Merchant. |
| ▲Roby*.....Fisher | R. C. Crane. |
| Rockdale*•†.....Milam | N. H. Tracy. |
| ▲Rockport*•†.....Aransas | M. J. Hathaway. |
| ▲Rocksprings*....Edwards | Samuel Hough. |
| ▲Rockwall*•†....Rockwall | W. B. Wade. |
| Rodgers*•†.....Bell | See Temple. |
| Rosebud*•†.....Falls | See Marlin. |
| Round Rock*•† W'l'mson | R. R. Hyland. |
| Royse City*....Rockwall | See Rockwall. |
| Runge*•†.....Karnes | E. G. Gillett. |
| ▲Rusk*•†.....Cherokee | E. C. DICKINSON. |
| Saint Jo*•†.....Montague | See Montague. |
| ▲San Angelo*•†Tom Green | J. T. THOMSON. |
| ▲San Antonio*•†.....Bexar | CLARK, BALL & FULLER. Attorneys for T. C. Frost & Co., bankers. Refer to Chemical Nat. Bank, N. Y.; Continental Nat. Bank, St. Louis and First Nat. Bank, Kansas City. |
| " ..... " | FRANKLIN & COBBS. Attorneys San Antonio Nat. Bank and Lockwood Nat. Bank. |
| ▲San Diego*•†.....Duval | C. L. COYNER. |
| ▲San Marcos*•†.....Hays | W. G. Barber. |
| ▲San Saba*•†.....San Saba | BURLESON & MEEK. |
| Santa Anna*•†...Coleman | See Coleman. |
| Schulenburg*•†..Fayette | See La Grange. |
| ▲Seguin*•†.....Guadalupe | Neal & Sowell. |
| ▲Seymour*•†.....Baylor | Holman & Glasgow. |
| ▲Sherman*•†.....Grayson | GALLOWAY & TEMPLETON. |
| ▲Sherwood*.....Irion | See San Angelo. |
| Shiner*•†.....Lavaca | Leonard & Gray. |
| ▲Silverton*.....Briscoe | W. D. Fisher. |
| ▲Sinton*•†.....San Patricio | See Aransas Pass. |
| Smithville*•† .... Bastrop | S. L. Staples. |
| ▲Snyder*.....Scurry | C. C. Johnson. |
| ▲Sonora*.....Sutton | S. G. Tayloe. |
| ▲Stanton*•†.....Martin | See Big Springs. |
| ▲Stephenville*•†.... Erath | J. S. Gilmer. |
| ▲Sterling City*....Sterling | W. F. Kellis. |
| Strawn*•†.....Palo Pinto | See Mineral Wells. |
| ▲Sulphur Syrings*•†H'pk's | Frank E. Scott. |
| ▲Sweet Water*•†....Nolan | E. P. Woodruff. |
| ▲Tascosa*•.....Oldham | See Amarillo. |
| Taylor*•†.... Williamson | JOHN W. PARKER. |
| Temple*•†.....Bell | BANKS & COCHRAN. |
| Terrell*•†.....Kaufman | M. C. Roberts. |
| Texarkana*•†.....Bowie | TODD & GLASS. |
| ▲Texline*•†.....Dallam | See Clayton, N. M. |
| ▲Throckmorton* Throck'n | W. T. Andrews. |
| ▲Tilden*.....McMullen | Kuykendall & Dilworth. |
| Timpson*•†.....Shelby | See Center. |
| ▲Tulia*.....Swisher | See Silverton. |
| ▲Tyler*•†.....Smith | CAIN & KNOX. |
| ▲Uvalde*•†.....Uvalde | GARNER & LOVE. |
| Van Alstyne*•†..Grayson | A. W. Walker. |
| Velasco*•†.....Brazoria | Lewis R. Bryan. |
| ▲Vernon*•†.....Wilbarger | Basham & Hall. |
| ▲Victoria*•†.....Victoria | GLASS, CALLENDER & CARSNER. |
| ▲Waco*•† .....McLennan | L. W. CAMPBELL. Refers to Texas Central Railroad Co. and First Nat. Bank. |
| " ..... " | LLEWELLYN AUBREY. Refers to First National Bank. |
| " ..... " | SANFORD & LEE. Refer to G. C. & S. F. Ry. and any bank in Waco. |
| Waller*•†.....Waller | See Hempstead. |
| ▲Wallisville*....Chambers | See Liberty. |
| ▲Waxahachie*•†.....Ellis | TEMPLETON & HARDING. |
| ▲Weatherford*•†..Parker | J. M. RICHARDS. |
| Weimar*•†.....Colorado | Ford, Thompson & Townsend. |
| ▲Wellingt'n.Collingsworth | See Childress. |
| West*•†.....McLennan | E. Bodell. |
| ▲Wharton*•†.....Wharton | G. P. DOUGHERTY. |
| Whitesboro*•†...Grayson | George H. Giddings. |
| Whitewright*•†.Grayson | C. L. Jordan. |
| Whitney*•†.....Hill | R. M. Elder. |
| Whitt*.....Parker | See Weatherford. |
| ▲Wichita Falls*•†.Wichita | FLOOD & HUGHES. |
| Wills Point*•†.Van Zandt | W. B. Wynne. |
| Winnsboro*•†.....Wood | M. D. Carlock. |
| ▲Woodville*•†.....Tyler | J. A. Mooney. |
| Wolfe City*•†.....Hunt | J. W. Hopkins. |
| Wylie*•†.....Collin | See Plano. |
| Yoakum*•†.....DeWitt | H. B. LEONARD. |
| Yorktown*•†.....DeWitt | See Cuero. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

## UTAH.

| Town and County. | Name. |
|---|---|
| American Fork*† ..Utah | See Provo City. |
| ▲Ashley .....Uinta | See Salt Lake City. |
| ▲Beaver*†.....Beaver | W. F. Knox. |
| ▲Brigham*†.....Boxelder | R. H. JONES. |
| ▲Castledale*.....Emery | See Provo City. |
| ▲Coalville*†.....Summit | B. SNYDER. |
| Corinne*† .....Boxelder | H. L. Steed. |
| Eureka*† .....Juab | Stott & Shive. |
| ▲Farmington*† .....Davis | Wilson & Wilcox. |
| ▲Fillmore*† .....Millard | J. A. Melville. |
| ▲Heber*.....Wasatch | A. C. HATCH. |
| ▲Junction .....Piute | See Beaver. |
| ▲Kanab*† .....Kane | J. F. Brown. |
| Kaysville*†.....Davis | Thomas H. Phillips. |
| Lehi City*† .....Utah | See Provo City. |
| ▲Loa*.....Wayne | See Beaver. |
| ▲Logan*† .....Cache | KEELER & GOODWIN. |
| ▲Manti*†.....Sanpete | WM. D. LIVINGSTON. |
| Mercur*† .....Tooele | See Tooele. |
| ▲Moab*.....Grand | L. L. Crapo. |
| ▲Monticello.....San Juan | See Dolores, Colo. |
| ▲Morgan*† .....Morgan | Samuel Francis. |
| Mt. Pleasant*†...Sanpete | Jacob Johnson. |
| ▲Nephi*† .....Juab | W. W. Armstrong. |
| ▲Ogden*† .....Weber | N. J. HARRIS. |
| ▲Panguitch*.....Garfield | W. P. Sargent. |
| Park City*† .....Summit | D. C. McLAUGHLIN. |
| ▲Parowan*†.....Iron | See Panguitch. |
| Payson*† .....Utah | See Provo City. |
| ▲Price*† .....Carbon | See Provo City. |
| ▲Provo City*† .....Utah | SAMUEL A. KING. |
| ▲Randolph* .....Rich | See Logan. |
| ▲Richfield*† .....Sevier | C. W. COLLINS. |
| ¶▲Salt Lake City*†Salt L'e | BOOTH, LEE & RITCHIE. Refer to National Bank of the Republic. |
| Spanish Fork*† .....Utah | See Provo City. |
| Springville*† .....Utah | D. C. Johnson. |
| ▲St. George*†.Washington | D. H. MORRIS. |
| ▲Tooele* .....Tooele | H. S. Gowans. |

## VERMONT.

| Town and County. | Name. |
|---|---|
| Alburg*† .....Grand Isle | J. P. Ladd. |
| Arlington*† .Bennington | O. M. Barber. |
| Bakersfield*† ..Franklin | H. F. Brigham. |
| Barnet*† .....Caledonia | C. A. Horsford. |
| Barre*† .....Washington | RICHARD A. HOAR. |
| Barton*† .....Orleans | F. W. Baldwin. |
| BartonLanding*†Orleans | B. F. D. Carpenter. |
| Bellows Falls*†Windham | Levant M. Read. |
| Belvidere.....Lamoille | See Hyde Park. |
| ▲Bennington*†Benningt'n | Barber & Darling. |
| Bethel*† .....Windsor | W. B. C. Stickney. |
| Bradford*† .....Orange | Jonn B. Peckett, Jr. |
| Braintree*† .....Orange | See Chelsea. |
| Brandon*† .....Rutland | Ormsbee & Briggs. |
| Brattleboro*† .Windham | Waterman & Martin. |
| Bristol*† .....Addison | W. W. Rider. |
| Burke*.....Caledonia | See St. Johnsbury. |
| ▲Burlington*†.Chittenden | POWELL & POWELL |
| Cambridge*†...Lamoille | See Hyde Park. |
| Canaan*.....Essex | See Colebrook, N. H. |
| Castleton*† .....Rutland | Bromley & Clark. |
| Cavendish*† .....Windsor | See Ludlow. |
| Charleston*† .....Orleans | See Island Pond. |
| ▲Chelsea*.....Orange | Darling & Darling. |
| Chester*† .....Windsor | George L. Fletcher. |
| Colchester*• . Chittenden | See Burlington. |
| Concord.....Essex | See St. Johnsbury. |
| Craftsberry*• .... Orleans | See Hyde Park. |
| Danville*† .... Caledonia | See St. Johnsbury. |
| Derby*• ..... Orleans | J. G. Foster. |
| Derby Line*†.... Orleans | See Newport. |
| East Burke*•.. Caledonia | C. T. A. Humphrey. |
| Fairfield*† .....Franklin | Isaac N. Chase. |
| Eden*.....Lamoille | See Hyde Park. |
| Elmore.....Lamoille | See Hyde Park. |
| EnosburgF'lls*†Franklin | E. McFeeters. |
| Essex Jct.*† .Chittenden | See Burlington. |
| Fair Haven*† .....Rutland | R. C. Abell. |
| Felchville* .....Windsor | See Ludlow. |
| ▲Guildhall.....Essex | See St. Johnsbury. |
| Hardwick*† ... Caledonia | B. E. Bullard. |
| Hartford*† .....Windsor | Samuel E. Pingree. |
| Highgate*• .....Franklin | C. G. Austin. |
| ▲Hyde Park*† .....Lamoille | F. H. McFARLAND. |
| Irasburg*• .....Orleans | W. D. Tyler. |
| Island Pond*† .....Essex | Z. M. Manser. |
| Jamaica*† .... Windham | See Brattleboro. |
| Jay• ..... Orleans | See North Troy. |
| Jericho*† .... Chittenden | See Burlington. |
| Johnson*† ..... Lamoille | B. A. Hunt. |
| Leicester Jct.*†.Addison | See Middlebury. |
| Lyell*• ..... Orleans | See Hyde Park. |
| Ludlow*† .... Windsor | Sargent & Stickney. |
| Lunenburg*• .....Essex | See St. Johnsbury. |
| Lyndon*† .....Caledonia | See St. Johnsbury. |
| Lyndonville*†.Caledonia | J. T. GLEASON. |
| ▲Manchester*†Benningt'n | H. K. Fowler. |
| Manchester Cen.*† Bent'n | F. C. Archibald. |
| ▲Middlebury*† ...Addison | BUTTON & BUTTON. |
| Middletown Spr'gs*Rutld | See Rutland. |
| Milton*† ...Chittendon | See Burlington. |
| ¶▲Montpelier*† Wash'ton | DILLINGHAM, HUSE & HOWLAND. |
| Morrisville*† ...Lamoille | Powers & Powers. |
| ▲Newfane*† .....Windham | See Brattleboro. |
| ▲Newport*† .....Orleans | YOUNG & YOUNG. |
| N. Bennington*†B'ngton | See Bennington. |
| Northfield*† Washington | Frank M. Plumly. |
| ▲North Hero ...Grand Isle | See St. Albans. |
| North Pownal*Benn'gton | T. E. Brownell. |
| North Troy* .....Orleans | O. S. Annis. |
| Norwich*• .....Windsor | J. T. Morrison. |
| Orwell* .....Addison | See Brandon. |
| Pittsford*† .....Rutland | See Rutland. |
| Plainfield*†. Washington | O. L. Hoyt. |
| Poultney*† .....Rutland | T. C. Platt. |
| Proctor*† .....Rutland | See Rutland. |
| Proctorsville*† Windsor | See Ludlow. |
| Randolph*† .....Orange | J. D. Dennison. |
| Randolph Centre* Orange | See Randolph. |
| Readsboro*† Bennington | Faxon L. Bowen. |
| Richford*† .... Franklin | POWELL & POWELL. |
| Rockingham• .. Windham | See Bellows Falls. |
| Roxbury*†.. Washington | See Northfield. |
| Royalton*† ..... Windsor | R. C. Dennison. |
| ▲Rutland*† .....Rutland | JOEL C. BAKER. |
| South Royalton* Windsor | Tarbell & Whitham. |
| Springfield*†... Windsor | Allbe & Flinn. |
| ▲St. Albans*† .....Franklin | HOGAN & ROYCE. |
| ▲St. Johnsbury*†.Caled'ia | Wendell P. Stafford. |
| Stowe*† .....Lamoille | Geo. Wilkins. |
| Stratford*† .....Orange | See Chelsea. |
| Swanton*† .....Franklin | Burt & Burt. |
| Troy*† .....Orleans | See North Troy. |
| Underhill*† .Chittenden | J. J. Monahan. |
| Vergennes*† .... Addison | Frank L. Fish. |
| Waitsfield*• .Washington | See Montpelier. |
| Waterbury*† Washingt'n | W. P. Dillingham. |
| Waterville*• .....Lamoille | See Hyde Park. |
| Wells River*†.... Orange | Smith & Sloane. |
| Westfield*• .....Orleans | See North Troy. |
| West Randolph... Orange | See Randolph. |
| White River Jc*†Wf'ds'r | Wm. Bachelder. |
| Whittinghame† Windham | See Wilmington. |
| Wilmington*†. Windham | H. Mann, Jr. |
| Windsor*† ..... Windsor | Enright & Blanchard. |
| Winooski*† .Chittenden | See Burlington. |
| Wolcott*† .....Lamoille | See Hyde Park. |
| ▲Woodstock*† ..Windsor | F. C. SOUTHGATE. |

## VIRGINIA.

| Town and County. | Name. |
|---|---|
| ▲Abingdon*†. Washington | FULKERSON, PAGE & HART |
| ▲Accomac* .....Accomac | J. H. Fletcher. |
| ▲Alexandria*† Alexandria | FRANK L. SMITH. |
| ▲Amelia*† .....Amelia | Southall & Farrar. |
| ▲Amherst*† .....Amherst | C. L. Scott. |
| Appomattox*†Appom'tox | W. C. Franklin. |
| Arrington*† .....Nelson | Brown & Loving. |
| Ashland*† .....Hanover | Stonewall J. Doswell. |
| Aylett* .....King William | Wm. R. Aylett. |
| Basic City*† .....Augusta | See Staunton. |
| Beaver Dam*†..Hanover | S. Carter Redd. |
| ▲Bedford City*†..Bedford | BURKE & KEMP. |
| Belmont ....Spottsylvania | Lee J. Graves. |
| Berkley*† .....Norfolk | L. B. Allen. |
| ▲Berryville*† .....Clarke | A. Moore, Jr. |
| Big Stone Gap*† .... Wise | Ayers & Ayers |
| Blacksburg*†..Montgo'ry | W. Dunlap. |
| Blackstone*†...Nottoway | W. H. Mann. |
| ▲Bland* .....Bland | F. Kegley. |
| ▲Bowling Green*. Caroline | A. B. Chandler. |
| ▲Boydton*† Mecklenburg | Finch & Faulkner. |
| Brentsville*F'nce William | See Manassas. |
| Bristol*† .... Washington | BAILEY, PRICE & BYARS. |
| Buchanan*† ...Botetourt | H. A. Latane. |
| ▲Buckingham* Buckl'gh'm | W. M. Cabell. |
| Buena Vista*†Rockb'dge | WINBORNE & BATCHELOR. |
| Burkeville*† ...Nottoway | See Crewe. |
| Cape Charles*†North'ton | John T. Daniel. |
| ▲Charles City .Charles City | D. G. Tyler. |
| ▲Charlottesville*†.Albe'le | MICAJAH WOODS. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Chase City*†Mecklenb'rg | W. H. Smith. |
| ▲Chatham*†..Pittsylvania | James Whitehead. |
| ▲Chesterfield..Chesterfield | P. V. Cogbill. |
| Chincoteague Isl*Accom'ac | See Accomac. |
| ▲Christiansburg*†..Montg'y | M. H. TOMPKINS. |
| Claremont*†..... Surry | See Surry. |
| Clarksville*† Mecklenb'g | Henry Wood, Jr. |
| Clifton Forge*†..Allegh'y | George K. Anderson. |
| ▲Clintwood*.... Dickinson | C. Phipps. |
| Colon'l B'ch*Westmorel'd | See Montross. |
| Comorn.....King George | J. E. Mason. |
| ▲Courtland*†Southampt'n | Prince & McLemore. |
| ▲Covington*†.. Alleghany | R. L. PARRISH. |
| Crewe*†..... Nottoway | W. H. Maun. |
| ▲Culpeper*†..... Culpeper | Rixey & Barbour. |
| ▲Cumberland*† Cumberl'd | A. B. Armstrong. |
| Cumnor..King and Queen | Pollard & Pollard. |
| Danville*†....Pittsylvania | JULIAN MEADE. |
| ▲Deubligh.....Warwick | See Newport News. |
| ▲Dinwiddie..... Dinwiddie | See Petersburg. |
| Dumfries..Prince William | See Manassas. |
| E. Radf'rd*†Montgomery | See Christiansburg. |
| ▲Eastville*†..Northampton | O. F. Mears. |
| Edenburg*†..Shenandoah | See Woodstock. |
| ▲Emporia*†...Greensville | W. S. Goodwyn. |
| ▲Fairfax*†..... Fairfax | OLIVER & MONCURE. |
| ▲Farmville*†PrinceEdw'd | ASA D. WATKINS. |
| ▲Fincastle*†..... Botetourt | E. V. Barley. |
| ▲Floyd*..... Floyd | B. G. Howard. |
| Franklin*†..Southampton | J. C. Parker. |
| Fredericksb'rg*† Spotts'a | Thomas P. Wallace. |
| ▲Front Royal*†...Warren | O'Flaherty & Fulton. |
| ▲Gate City*†.....Scott | ROBERT R. KANE. |
| Glade Spring*†Washin'n | A. L. Robinson. |
| ▲Gloucester*...Gloucester | W. C. L. Taliaferro. |
| ▲Goochland.... Goochland | A. K. Leake. |
| Gordonsville*†...Orange | Phillip Barbour. |
| Graham*†.....Tazewell | J. W. Hicks. |
| ▲Grundy*.....Buchanan | Finney & Stinson. |
| Hague.....Westmoreland | R. H. Beale. |
| ▲Hampton*†Elizab'th City | S. GORDON CUMMING. |
| ▲Hanover*†..... Hanover | G. P. Haw. |
| ▲Harrisonburg*†..Ro'gh'm | CONRAD & CONRAD. |
| Hay M'ket*†P'nceWil'am | See Manassas. |
| ▲Heathsville*N'thumberl'd | A. S. Rice. |
| ▲Hillsville*..... Carroll | Tompkins & Tompkins. |
| ▲Houston*†..... Halifax | B. J. Leigh. |
| ▲Independence*...Grayson | J. D. Perkins. |
| ▲Isle of Wight..Isle of Wight | See Smithfield. |
| ▲Jonesville*..... Lee | L. T. HYATT. |
| Keysville*†.... Charlotte | See Smithville. |
| ▲King and Queen King and Queen | Pollard & Pollard. |
| ▲KingGeorge†King George | See Fredericksburg. |
| ▲King William*K'g Wil'am | H. I. Lewis. |
| ▲Lancaster*..... Lancaster | S. P. Gresham & Son. |
| ▲Lawrenceville*†Bruns'ck | R. Turnbull. |
| ▲Lebanon*.....Russell | H. A. Routh. |
| ▲Leesburg*†..... Loudoun | EDWIN E. GARRETT. |
| ▲Lexington*†..Rockbridge | MOORE & MOORE. |
| ▲Louisa*†.....Louisa | R. L. Gordon, Jr. |
| ▲Lovingston*.....Nelson | S. B. Whitehead. |
| ▲Lunenburg.....Lunenburg | I. B. Bell. |
| ▲Luray*†.....Page | Walton & Bro. |
| Lynchburg*†.. Campbell | CASKIE & COLEMAN. |
| ▲Madison*.....Madison | Hay & Jeffries. |
| Manassas*†Prince Wil'm | Sinclair & Lion. |
| Manchester*† Chesterfi'd | C. L. Page. |
| ▲Marion*†..... Smyth | JAMES WHITE SHEFFEY. |
| ▲Martinsville*†.....Henry | Hairston & Gravely. |
| ▲Mathews*..... Mathews | J. B. Donavan. |
| Middleburg*.... Loudoun | See Leesburg. |
| Millenbeck*†... Lancaster | See Lancaster. |
| ▲Monterey*..... Highland | Charles P. Jones. |
| ▲Montross..Westmoreland | R. J. Washington. |
| Mt. Jackson*†Shenand'ah | L. Triplett, Jr. |
| Newberne*..... Pulaski | I. H. Larew. |
| ▲New Castle*†..... Craig | P. V. Jones. |
| ▲New Kent.....New Kent | M. H. Barnes. |
| NewMarket*†Shenandoah | C. W. Bennick. |
| Newport News*†Warw'k | NELMS & WISE. |
| Norfolk*†..... Norfolk | GARNETT & GARNETT. Refer to Norfolk National Bank. |
| ▲Nottoway*†....Nottoway | W. H. Mann. |
| Occoquan*Prince William | See Manassas. |
| Old Point Comfort* Elizabeth City | See Hampton. |
| Onancock*.....Accomac | T. B. Quinby. |
| ▲Orange*†..... Orange | James W. Morton. |
| ▲Palmyra*.....Fluvanna | W. B. Pettit. |
| ▲PamplinCity*†Appom't'x | W. C. Franklin. |
| ▲Pearisburg*..... Giles | Johnston, Williams & Johnston. |
| Pennington Gap*†....Lee | E. W. Pennington. |
| Petersburg*†. Dinwiddie | W. R. McKENNEY. |
| Pocahontas*† ..Tazewell | W. W. French. |
| ▲Portsmouth*†....Norfolk | ALEXANDER E. WARNER. |
| ▲Powhatan*†....Powhatan | T. M. Miller. |
| ▲PrinceGeorge..P'nceG'rge | J. J. Cocke. |
| ▲Princess Anne.Prin. Anne | W. J. Whitehurst. |
| ▲Pulaski City*†... Pulaski | WYSOR & GARDNER. |

| Town and County. | Name. |
|---|---|
| Radford*†.. Montgomery | See Christiansburg. |
| Richlands*†† ....Tazewell | H. C. Anderson. |
| ¶▲Richmond*†... Henrico | JAMES LEWIS ANDERSON. Refer to Planters National Bank; State Bank of Virginia, and John L. Williams & Son, bankers. |
| " ..... " | HENRY R. & JNO. GARLAND POLLARD. Refer to State Bank. |
| " ..... " | JAMES ALSTON CABELL. Refers to Richmond Trust & Safe Deposit Co. |
| " ..... " | STONEWALL J. DOSWELL. Refers to Citizens Bank. |
| " ..... " | HILL MONTAGUE. Refers to State Bank of Virginia, and Citizens Exchange Bank. |
| " ..... " | HENRY R. & JNO. GARLAND POLLARD. Refer to State Bank and City Bank. |
| Roanoke*†.....Roanoke | S. HAMILTON GRAVES. |
| ▲Rocky Mount*†.Franklin | Dillard & Lee. |
| Rural Retreat*†...Wythe | See Wytheville. |
| ▲Rustburg*†.... Campbell | FRANK NELSON. |
| ▲Salem*†..... Roanoke | L. C. HANSBROUGH. |
| ▲Saluda*..... Middlesex | W. W. Woodward. |
| Scottsville*†... Albemarle | Thomas S. Martin. |
| Smithfield*. Isle of Wight | R. H. Thomas |
| ▲Smithville*..... Charlotte | D. Q. Eggleston. |
| South Boston*†..Halifax | Joseph Stebbins, Jr. |
| ▲Spottsylvania*Sp't'tsylv'ia | A. S. Rollings. |
| ▲Stafford.....Stafford | C. B. Bryan. |
| ▲Stanardsville*.....Greene | J. S. Chapman. |
| ▲Staunton*†.....Augusta | PATRICK & GORDON. |
| Strasburg*†. Shenandoah | Stickley & Stickley. |
| ▲Stuart*†.....Patrick | P. Bouldin. |
| ▲Suffolk*†.... Nansemond | E. E. HOLLAND. |
| Surry*.....Surry | W. B. Clarke. |
| ▲Sussex.....Sussex | Cocke & Son. |
| ▲Tappahannock*.....Essex | Ware & Carter. |
| ▲Tazewell*†..... Tazewell | CHAPMAN & GILLESPIE. |
| Tunstalls*†.....Newkent | R. T. Gregory. |
| Upperville*†....Fauquier | See Warrenton. |
| VirginiaBeach*†Pr.Anne | See Norfolk |
| ▲Warm Springs*†.....Bath | John W. Stephenson. |
| ▲Warrenton*†... Fauquier | C. Gaines. |
| ▲Warsaw*..... Richmond | W. A. Jones. |
| ▲Washington*Rapp'han'ck | J. F. Strother. |
| Waverly*†..... Sussex | J. F. West. |
| Waynesboro*†.. Augusta | See Staunton. |
| ▲W. Appomattox*Appo'tox | See Lynchburg. |
| West Point*†. K. William | Kelley & Edwards. |
| Wilburn .....Lunenburg | I. B. Bell. |
| ▲Williamsburg*†Ja'es C'y | D. G. Tyler. |
| ▲Winchester*†. Frederick | BARTON & BOYD. |
| Wingina*†.....Nelson | See Lovingston. |
| ▲Wise*.....Wise | O. M. Vicars. |
| ▲Woodstock*†Shenand'h | Walton & Walton. |
| ▲Wytheville*†..... Wythe | WALKER & CALDWELL. |
| ▲Yorktown*.....York | See Williamsburg. |

## WASHINGTON.

| | |
|---|---|
| Aberdeen*†.... Chehalis | Mason Irwin. |
| ▲Asotin*.....Asotin | George W. Bailey. |
| Ballard*†..... King | See Seattle. |
| Blaine*†.....Whatcom | A. E. MEAD. |
| ▲Cathlamet*.. Wahkiakum | J. B. Polwarth. |
| Centralia*†.....Lewis | J. R. BUXTON. |
| ▲Chehalis*†..... Lewis | Mitchell & Mitchell. |
| Chelan*.....Okanogan | See Waterville. |
| Cheney*†.....Spokane | John I. Melville. |
| ▲Colfax*†.....Whitman | H. W. CANFIELD. |
| Colton*†..... Whitman | J. L. Flowers. |
| ▲Colville*†.....Stevens | J. B. Slater. |
| ▲Conconully*....Okanogan | A. K. Gregg. |
| ▲Coupeville*.....Island | C. D. King. |
| ▲Davenport*†.....Lincoln | Jackson Brock. |
| ▲Dayton*†.....Columbia | HARDY E. HAMM. |
| ▲Ellensburg*†....Kittitas | KAUFFMAN & FROST. |
| ▲Everett*†....Snohomish | GEORGE E. BANKS. |
| Fairhaven*†...Whatcom | See New Whatcom. |
| Farmington*†. Whitman | Hutchinson Bros. |
| ▲Friday Harbor*.San Juan | J. A. Gould. |
| Garfield*†.....Whitman | J. T. Penn. |
| ▲Goldendale*.....Klickitat | N. B. Brooks. |
| Hamilton*†.....Skagit | I. E. Shrauger. |
| Hoquiam*•.....Chehalis | C. W. Hodgdon. |
| ▲Kalama*†.....Cowlitz | A. H. Imus. |
| Kelso*†.....Cowlitz | Van Name & Fish. |
| Kettle Falls*•....Stevens | H. R. CROZIER. |
| LaConner*†.....Skagit | M. P. Hurd. |
| Latah*†.....Spokane | John L. Dirks. |
| Marysville*†. Snohomish | J. S. Sinclair. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| ▲Montesano*•†.....Chehalis | Lewis B. Bignold. |
| ▲Mt. Vernon*•†.....Skagit | E. C. MILLION. |
| ▲New Whatcom*•† Whsk'm | O. P. BROWN. |
| Northport*•†.....Stevens | Carey & Knoble. |
| ▲North Yakima*•† Yakima | WHITSON & PARKER. |
| Oakesdale*•† ...Whitman | R. J. Neergaard. |
| ¶▲Olympia*•†....Thurston | CAMPBELL & HILLS. |
| Orting*•†.....Pierce | See Tacoma. |
| Palouse*•†.....Whitman | A. A. Wilson. |
| ▲Pasco*.....Franklin | R. Olney. |
| ▲Pomeroy*•†.....Garfield | M. F. Gose. |
| ▲Port Angeles*•†..Clallam | Benton Embree. |
| ▲Port Orchard*.....Kitsap | J. B. Yakey. |
| ▲Port Townsend*•† Jeffe'n | W. W. FELGER. |
| Pullman*•† .....Whitman | Mathews & Hanna. |
| Puyallup*•†.....Pierce | J. P. Hartman, Jr. |
| ▲Ritzville*•†.....Adams | HOLCOMB & RICHARDSON. |
| Rockford*•† .....Spokane | A. K. Clark. |
| Rosalia*•† .....Whitman | C. W. Bushnell. |
| ▲Seattle*•†.....King | ALLEN & ALLEN. References: Dexter Horton & Co., bankers, National Bank of Commerce and Puget Sound National Bank |
| " ..... " | CAMPBELL & HILLS. Refer to National Bank of Commerce. |
| " ..... " | PRESTON, CARR & GILMAN. Attorneys for Puget Sound National Bank and Seattle National Bank. |
| Sedro*•†.....Skagit | J. Henry Smith. |
| ▲Shelton*• .....Mason | H. S. Tremper. |
| ▲Skamokawa* Wahkiakum | F. M. SWEET. |
| Snohomish*•† Snohomish | Coleman & Hart. |
| ▲South Bend*•†.....Pacific | MARION D. EGBERT. |
| ▲Spokane*•†..... Spokane | BELDEN & BELDEN. Refer to R. G. Dun & Co., Exchange National Bank. |
| " ..... " | CROW & WILLIAMS. References: Vermont Loan & Trust Co. and Exchange National Bank, Spokane; Eastern Banking Co. and James W. Tufts, Boston, Mass. |
| " ..... " | H. L. KENNAN. Ex-Probate Judge. References if desired. |
| " ..... " | MARK F. MENDENHALL. Attorneys for John W. Graham & Co., Spokane. Refer to Spokane & Eastern Trust Co. and Old National Bank. |
| ▲Stevenson..... Skamania | See Vancouver. |
| ▲Tacoma*•†.....Pierce | F. S. BLATTNER. Refers to any bank in Tacoma. |
| " ..... " | WM. H. PEATT. Attorney for Scandinavian-American Bank. |
| Tekoa*•†.....Whitman | E. H. Fox. |
| Uniontown*•†.. Whitman | See Colfax. |
| ▲Vancouver*†.....Clarke | G. W. STAPLETON. |
| Waitsburg*•† Walla Walla | See Walla Walla. |
| ▲Walla Walla*•† W'la W'la | LESTER S. WILSON. |
| ▲Waterville*..... Douglas | W. A. Reneau. |
| Wenatchee*•†.... Kittitas | See Ellensburgh. |
| Wilbur*•†.....Lincoln | E. A. Hesseltine. |

## WEST VIRGINIA.

| Town and County. | Name. |
|---|---|
| ▲Addison*.....Webster | H. C. THURMOND. |
| Alderson*•†..... Monroe | James E. Mann. |
| ▲Barboursville*•†... Cabell | Peyton & Donahue. |
| ▲Beckley*.....Raleigh | John W. McCreery. |
| Benwood*•†..... Marshall | See Wheeling. |
| ▲Berkeley Sp'gs*•† Morgan | T. W. B. DUCKWALL. |
| ▲Beverly*•.....Randolph | E. D. Talbott. |
| Bluefield*•†..... Mercer | JOHNSTON & HALE. |
| Bramwell*•†..... Mercer | Rucker, Keller & Hamill. |
| ▲Buckhannon*•†...Upshur | F. C. PIFER. |
| Cairo*•†.....Ritchie | J. Newman. |
| Cameron*•†..... Marshall | J. W. Yoho. |
| Ceredo*•†.....Wayne | See Huntington. |
| ¶▲Charleston*•†. Kanawha | BROWN, JACKSON & KNIGHT. Attorneys for Kanawha Valley Bank. |
| " ..... " | FLOURNOY, PRICE & SMITH. Attorneys for Kanawha National Bank and City of Charleston. |
| " ..... " | MOLLOHAN & McCLINTIC. Attorneys for Citizens National Bank. |
| ▲Charles Town*•†Jefferson | JOSEPH TRAPNELL. |
| ▲Clarksburg*•†.... Harrison | DAVIS & DAVIS. |
| ▲Clay.....Clay | Henry B. Davenport. |
| Davis*•†..... Tucker | A. M. Cunningham. |
| ▲Elizabeth*.....Wirt | William Beard. |
| Elkhorn*•†.....McDowell | See Welch. |
| Elkins*•†..... Randolph | C. W. Daily. |
| ▲Fairmont*•†..... Marion | A. B. Fleming. |
| ▲Fayetteville*..... Fayette | C. W. Dillon. |
| ▲Franklin*..... Pendleton | A. J. Welton. |
| ▲Glenville*..... Gilmer | Linn, Withers & Brannon. |
| Gormania*•.....Grant | See Petersburg. |
| ▲Grafton*•†.....Taylor | WILL R. D. DENT. |
| ▲Grantsville*..... Calhoun | Linn & Hamilton. |
| Guyandotte*•†..... Cabell | See Huntington. |
| ▲Hamlin*.....Lincoln | A. F. Norris. |
| Harper's Ferry*•† Jeff'son | See Charles Town. |
| ▲Harrisville*..... Ritchie | Davis & Woods. |
| Hendricks*•† .....Tucker | See Parsons. |
| ▲Hinton*•†..... Summers | J. H. MILLER. |
| Huntersville*.Pocahontas | See Marlinton. |
| ▲Huntington*•†..... Cabell | HARVEY, WYATT & HUTCHINSON. Attorneys for First National Bank. |
| " ..... " | SIMMS & ENSLOW. Counsel for Chesapeake & Ohio Ry. Co. and The Huntington National Bank. |
| Kenova*•† ..... Wayne | H. C. Duncan, Jr. |
| ▲Keyser*•†.....Mineral | W. C. CLAYTON. |
| Keystone*•†... McDowell | See Bluefield. |
| ▲Kingwood*.....Preston | P. J. Crogan. |
| ▲Lewisburg*† . Greenbrier | H. L. VAN SICKLES. |
| ▲Logan*..... Logan | J. B. Wilkinson. |
| ▲Madison.....Boone | F. C. Leftwick. |
| Mannington*•†....Marion | E. R. B. Martin. |
| ▲Marlinton.... Pocahontas | L. M. McClintic. |
| ▲Martinsburg*•† .Berkeley | FLICK, WESTENHAVER & BAKER. |
| ▲Middlebourne*.....Tyler | Engle & Riggle. |
| Montgomery*•†.. Fayette | See Fayetteville. |
| ▲Moorefield*..... Hardy | Benjamin Dailey. |
| ▲Morgant'n*•†. Monongalia | LAZZELLE & STEWART. |
| ▲Moundsville*•†.. Marshall | Meighen & Oldham. |
| ▲New Cumberland*•† Han'k | J. R. Donehoo. |
| ▲New Martinsville*•† W'tz'l | Hall & Hall. |
| ▲Oceana*.....Wyoming | See Logan. |
| ▲Parkersburg*•† .... Wood | MERRICK & SMITH. Attorneys for Second National and Parkersburg National banks. |
| ▲Parsons*•..... Tucker | A. J. Valentine. |
| Pennsboro*•†..... Ritchie | M. K. Duty. |
| Reynolds*•†..... Grant | Reynolds & Forman. |
| ▲Philippi*•†..... Barbour | Dayton & Dayton. |
| Piedmont*•†..... Mineral | C. F. MOORE. |
| ▲Point Pleasant*•†.. Mason | J. S. Spencer. |
| ▲Princeton*..... Mercer | A. W. Reynolds. |
| Pruntytown ..... Taylor | See Grafton. |
| Ravenswood*•†..Jackson | N. C. Prickett. |
| ▲Ripley*•..... Jackson | J. A. WOODDELL. |
| ▲Romney*•†.... Hampshire | CORNWELL & CORNWELL. |
| Ronceverte*•† Greenbrier | John W. Harris. |
| Shepherdstown*•† Jef's'n | G. M. Bettzenhover. |
| Sistersville*•† .....Tyler | J. H. McCoy. |
| Smithfield†..... Wetzel | O. P. McIntyre. |
| ▲Spencer*•..... Roane | WALTER PENDLETON. |
| St. Albans*•† ... Kanawha | See Charleston. |
| St. George*..... Tucker | See Parsons. |
| ▲St. Marys*•†.... Pleasants | A. M. Campbell. |
| ▲Summersville*.. Nicholas | Alderson & Horan. |
| ▲Sutton*•†..... Braxton | Dulin & Hall. |
| Terra Alta*•† .... Preston | See Kingwood. |
| Thomas*•†..... Tucker | See Parsons. |
| ▲Union*.....Monroe | LOGAN & PATTON. |
| ▲Wayne*•†..... Wayne | Chapman Adkins. |
| Webster*•..... Taylor | See Grafton. |
| ▲Welch*•†.....McDowell | Rucker, Keller & Hamill. |
| ▲Wellsburg*•†..... Brooke | JOHN C. PALMER, Sr. |
| ▲Weston*•†.....Lewis | Lewis Bennett. |
| ▲West Union*•† Doddridge | W. S. Stuart. |
| ▲Wheeling*•†.....Ohio | ATKINSON & FLICK. Refer to any bank in Wheeling. |
| " ..... " | S. G. SMITH. Refers to National Exchange Bank. |
| ▲Williamson*•† .....Mingo | Sheppard & Goodykoontz. |
| ▲Winfield*.....Putnam | A. S. Alexander. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

## WISCONSIN.

| Town and County. | Name. |
|---|---|
| Albany*† .....Green | H. N. Simons. |
| Algoma*.....Kewaunee | See Kewaunee. |
| ▲Alma*†.....Buffalo | Robert Lees. |
| Amery*†.....Polk | W. T. Kennedy. |
| Amherst*† .....Portage | See Stevens Point. |
| ▲Antigo*† .....Langlade | A. C. CONWAY. |
| ▲Appleton*†...Outagamie | DOUGLAS F. WINNE. |
| Arcadia*†..Trempealeau | Gaveney & Cowie. |
| Arena*†.....Iowa | W. H. Jones. |
| Argyle*†.....Lafayette | See Darlington. |
| ▲Ashland*†.....Ashland | F. J COLIGNON. |
| Augusta*†....Eau Claire | E. M. Bradford. |
| Baldwin*†.....St. Croix | Henry Andersen. |
| Bangor*†.....LaCrosse | See LaCrosse. |
| ▲Baraboo*†.....Sauk | F. R. BENTLEY. |
| Barneveld*†.....Iowa | Jerome J. Jones. |
| ▲Barron*†.....Barron | C. C. Coe. |
| Bayfield*†.....Bayfield | W. W. Downs. |
| Beaver Dam*†....Dodge | J. J. DICK. |
| Beloit*†.....Rock | THEO. D. WOOLSEN. |
| Benton*†.....LaFayette | C. C. Townsend. |
| Berlin*†.....Green Lake | PERRY NISKERN. |
| Black Earth*†.....Dane | See Madison. |
| ▲Black Riv. Falls*† Jack'n | G. M. PERRY. |
| Blanchardville*†LaFay'e | E. T. Morrison. |
| Bloomer*†.....Chippewa | John Ellsworth. |
| Bloomington* .....Grant | P. Bartley. |
| Boscobel*†..... Grant | WILLIAM E. HOWE. |
| Brandon*†..Fond du Lac | David Whitton. |
| Brillion*†.....Calumet | S. H. Barnard. |
| Brodhead*†.....Green | Burr Sprague. |
| Burlington*†.....Racine | E. E. MILLS. |
| Butternut*†.....Ashland | Foster & Mars. |
| Cadott*†.....Chippewa | F. E. Watson. |
| Cambria*†.....Columbia | M. J. Rowland. |
| Cambridge*.....Dane | See Madison. |
| Cassville*†.....Grant | D. W. Clark. |
| Cedarburg*†....Ozaukee | J. F. Trottman. |
| Centralia*†.....Wood | J. W. COCHRAN. |
| ▲Chilton*†.....Calumet | J. E. McMullen. |
| ▲Chippewa Falls*† Chip'wa | D. BUCHANAN, JR. |
| Clinton*†.....Rock | See Janesville. |
| Clintonville*†...Waupaca | Goldberg & Hoxie. |
| Columbus*†.... Columbia | W. C. Leitsch. |
| ▲Crandon*.....Forest | R. B. Bliss. |
| Cumberland*†.....Barron | H. S. Comstock. |
| Darien*†.....Walworth | See Elkhorn. |
| ▲Darlington*†..Lafayette | ORTON & OSBORN. |
| ▲Dartford*†..Green Lake | J. C. McConnell. |
| Deerfield*†.....Dane | See Madison. |
| Delavan*†.....Walworth | D. B. Barnes. |
| De Pere*†.....Brown | JOHN SMITH. |
| ▲Dodgeville*†.....Iowa | Jenks & Jones. |
| Dorchester*†.....Clark | John H. Spengler. |
| ▲Durand*†.....Pepin | C. M. Hilliard. |
| ▲Eagle River*†.....Vilas | N. A. Colman. |
| East Troy*.....Walworth | See Whitewater. |
| ▲Eau Claire*†..Eau Claire | A. H. SHOEMAKER. |
| Edgerton*†.....Rock | J. P. Towne. |
| Edmund*†.....Iowa | See Dodgeville. |
| ▲Elkhorn*†.....Walworth | JAY F. LYON. |
| ▲Ellsworth*†.....Pierce | A. Combacker. |
| Elroy*†.....Juneau | J. T. Dithmar. |
| Evansville*†.....Rock | Richmond & Smith. |
| Fennimore*†.....Grant | See Lancaster. |
| ▲Florence*†.....Florence | John O'Hara. |
| ▲Fond duLac*†Fond du L'c | GIFFIN & SUTHERLAND. |
| Ft. Atkinson*†Jefferson | L. B. Caswell. |
| Ft. Howard*†.....Brown | See Green Bay. |
| Fountain City*†..Buffalo | Martin Fugina. |
| Fox Lake*†.....Dodge | F. Hamilton & Son. |
| ▲Friendship*.....Adams | S. W. Pierce. |
| Galesville*†Trempealeau | Freeman & Wadleigh. |
| Glenwood*•...St. Croix | See Hudson. |
| Glidden*†.....Ashland | See Ashland. |
| ▲Grand Rapids*†....Wood | GARDNER & GAYNOR. |
| ▲Grantsburg*†....Burnett | S. F. Grover. |
| ▲Green Bay*†.....Brown | ELLIS & MERRILL. |
| Greenwood*•.....Clark | D. V. Richardson. |
| Hammond*†.....St. Croix | See Hudson. |
| Hartford*†..Washington | H W. Sawyer. |
| Hartland*†....Waukesha | H. W. Goodwin. |
| ▲Hayward*†.....Sawyer | J. F. Riordon. |
| Hillsboro* .....Vernon | R. C. Thompson. |
| Horicon*†.....Dodge | J. E. Sawyer. |
| Hortonville*†Outagamie | See New London. |
| ▲Hudson*†.....St. Croix | BAKER & HELMS. |
| ▲Hurley*†.....Iron | A. L. Ruggles. |
| Independence*†Tr'mp'l'u | Gaveney & Coevie. |
| Iola*•.....Waupaca | See Waupaca. |
| Iron River*†....Bayfield | Ernest Sauve. |
| ▲Janesville*†.....Rock | FETHERS, JEFFRIS & MOUAT |
| ▲Jefferson*†.... Jefferson | R. B. KIRKLAND. |
| Johnson'sCreek*†Jeff's'n | See Jefferson. |
| ▲Juneau*†.....Dodge | George W. Sloan. |
| Kaukauna*†..Outagamie | G. H. Dawson. |
| ▲Kenosha*†.....Kenosha | GERALD R. McDOWELL. |
| ▲Kewaunee*†...Kewaunee | JOHN WATTAWA. |
| Kilbourn*†....Columbia | Thomas B. Coon. |
| ▲La Crosse*†....La Crosse | FRUIT & GORDON. |
| Lake Geneva*†Walworth | CHARLES S. FRENCH. |
| Lake Mills*†...Jefferson | Wm. H. Tasker. |
| ▲Lancaster*†.....Grant | H. BUCKNER. |
| Lodi*†.....Columbia | S. H. Watson. |
| Loyal*•.....Clark | See Greenwood. |
| ¶▲Madison*†.....Dane | OLIN & BUTLER. |
| Maiden Rock*†.....Pierce | J. W. Hancock. |
| Manawa*†.....Waupaca | See Waupaca. |
| ▲Manitowoc*†.Manitowoc | BAENSCH & CHLOUPEK. |
| ▲Marinette*†...Marinette | QUINLAN & DAILY. |
| Marion*†.....Waupaca | J. C. Hart. |
| Markesan*†..Green Lake | A. McDonald. |
| Marshfield*†.....Wood | E. M. DEMING. |
| ▲Mauston*†.....Juneau | H. W. Barney. |
| Mayville*†.....Dodge | Lamoreux & Husting. |
| Mazomanie*†.....Dane | H. Powell. |
| ▲Medford*†.....Taylor | Clinton Textor. |
| Melrose*.....Jackson | J. A. Johnson. |
| Menasha*†....Winnebago | J. C. KERWIN. |
| ▲Menomonee*†.....Dunn | ROBERT MACAULEY. |
| ▲Merrill*†.....Lincoln | CURTIS & REID. |
| Milton*†..... Rock | E. P. Clarke. |
| Milton Junction*†..Rock | Will H. Gates. |
| ▲Milwaukee*†.Milwaukee | FISH, CARY, UPHAM & BLACK. Attorneys for Marshall & Ilsley Bank, and refer to any Bank or firm in Milwaukee. |
| " ..... " | HARING & FROST, 43-46 Sentinel Building. Refer to Marshall & Ilsley Bank, and Milwaukee business houses, and Reid, Murdoch & Co., and The John V. Farwell Co., Chicago. |
| " ..... " | MILLER, NOYES, MILLER & WAHL, 102 Wisconsin St. Attorneys for First National Bank, Milwaukee National Bank, American Express Co., Milwaukee Trust Co., and Jos. Schlitz Brewing Co. |
| " ..... " | NATHAN PERELES & SONS. Established 1857. Refer to any Bank here or J. P. Morgan & Co., N. Y. |
| " ..... " | SYLVESTER, SCHEIBER & ORTH. References: First National Bank; Wisconsin National Bank. |
| " ..... " | WINKLER, FLANDERS, SMITH, BOTTOM & VILAS. Attorneys for Wisconsin National Bank and The Edward P. Allis Co., and Pabst Brewing Co. |
| Mineral Point*†....Iowa | SPENSLEY & McILHON. |
| Minocqua*†.....Vilas | See Rhinelander. |
| Mondovi*†.....Buffalo | L. G. Gilman. |
| ▲Monroe*†.....Green | J. D. DUNWIDDIE. |
| ▲Montello*†....Marquette | John Barry. |
| Montfort*†.....Grant | P. T. Stevens. |
| Monticello*†.....Green | See Brodhead. |
| Mount Horeb*†.....Dane | See Madison. |
| Mukwonago*†Waukesha | F. R. Smiksha. |
| Muscoda*†.....Grant | J. M. Cubela. |
| Neenah*†....Winnebago | J. C. KERWIN. |
| ▲Neillsville*†.....Clark | O'NEILL & MARSH. |
| New Glarus*†..... Green | T. C. Hefty. |
| New Lisbon*†.....Juneau | J. J. Hughes. |
| New London*†..Waupaca | F. C. Weed. |
| New Richmond*†St.Cr'ix | Hawkins & Hawkins. |
| No. La Crosse† La Crosse | See La Crosse. |
| Oconomowoc*† Wauk'ha | O. F. Jones. |
| ▲Oconto*†.....Oconto | MORROW & LYNCH. |
| Omro*†..... Winnebago | F. T. Tucker. |
| ▲Osceola*†..... Polk | Charles H. Oakey. |
| ▲Oshkosh*† .. Winnebago | DAVIDSON & WILDE. |
| Palmyra*†.....Jefferson | W. Bliciffe. |
| Patch Grove*.....Grant | John Jones. |
| ▲Phillips*†.....Price | J. D. ROWLAND. |
| Plainfield*†... Waushara | W. N. Kelley. |
| Platteville*†..... Grant | Carter & Burns. |
| Plymouth*†..Sheboygan | M. C. MEAD. |
| ▲Portage*†.....Columbia | E. S. BAKER. |
| ▲Port Washington*†Ozauk | W. M. Foster. |
| Poynette*†..... Columbia | See Portage. |
| ▲PrarieduChein*†Crawf'd | Thomas & Fuller. |
| Prairie du Sac*†.... Sauk | See Baraboo. |
| Prescott*†.....Pierce | J. S. White. |
| Princeton*†. Green Lake | F. E. Clark. |
| ▲Racine*†.....Racine | PALMER & GITTINGS. |
| Randolph*†.....Dodge | See Columbus. |
| Reedsburg*†.....Sauk | G. Stevens. |
| Reeseville*†.....Dodge | Davison & Venie. |
| Rewey*†..... Iowa | See Dodgeville. |
| ▲Rhinelander*†... Oneida | PAUL BROWNE. |
| Rice Lake*†..... Barron | C. A. STARK. |

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▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| ▲RichlandCenter*●†Richl'd | F. W. BURNHAM. |
| Ripon*●†.... Fond du Lac | John S. Rountree. |
| River Falls*●†..... Pierce | F. M. White. |
| Sauk City*●†.....Sauk | J. B. Quimby. |
| Seymour*●†.....Outgamie | F. M. Wilcox. |
| Sharon*●†.....Walworth | See Lake Geneva. |
| ▲Shawano*●†..... Shawano | H. G. Dreier. |
| Sheboygan*●†.Sheboygan | F. R. WILLIAMS. |
| SheboyganFalls*●† Sh'gan | J. H. James. |
| ▲Shell Lake*●†..Washburn | L. H. Mead. |
| Shullsburg*●†.. Lafayette | J. B. Simpson. |
| SoldiersGrove*●Crawford | See Prairie du Chien. |
| South Milwaukee*●† Mil'e | See Milwaukee. |
| ▲Sparta*●†..... Monroe | MORROW & MASTERS. |
| Spring Green*●†.....Sauk | See Baraboo. |
| Spring Valley*●†....Pierce | See Ellsworth. |
| ▲St. Croix Falls*●†....Polk | M. P. Jerdee. |
| ▲Stevens Point*●† .Portage | OWEN & FROST. |
| Stoughton*●†.....Dane | W. J. Lowry. |
| ▲Sturgeon Bay●†..... Door | R. P. CODY. |
| Sun Prairie*●† ..... Dane | Thomas C. Hayden. |
| ▲Superior*●†.....Douglas | W. E. PICKERING. |
| Thorp*●† .....Clark | George B. Parkhill. |
| Tomah*●†.....Monroe | W. B. Naylor, Jr. |
| Tomahawk*●†.....Lincoln | A. H. Woodworth. |
| Two Rivers*●† Manitowoc | See Manitowoc. |
| Viola*●..... Richland | See Richland. |
| ▲Viroqua*●†.....Vernon | SMITH & GRIFFIN. |
| ▲Washburn*●†.....Bayfield | E. C. ALVORD. |
| Waterloo*●†.... Jefferson | J. H. Rider. |
| Watertown*●† . Jefferson | Hahn & Hahn. |
| ▲Waukesha*●†.. Waukesha | V. H. TICHENOR. |
| ▲Waupaca*●†.... Waupaca | IRVING P. LORD. |
| Waupun*●†..Fond du Lac | C. E. Hooker. |
| ▲Wausau*●†..... Marathon | BUMP, KREUTZER & ROSENBERRY. |
| ▲Wautoma*..... Waushara | John Clark. |
| ▲West Bend*●†. Wash'gton | C. H. MILLER. |
| West Salem*●†. La Crosse | A. S. Daniels. |
| West Superior*●† Douglas | DICKINSON, KENNEDY & GRAHAM. References: Any bank or business house in Superior. |
| " ..... " | GEORGE P. KNOWLES. Refers to any bank in West Superior. |
| " ..... " | ROSS, DWYER & HANITCH. Refer to First National Bank and Northwestern National Bank. |
| Weyauwega*●†..Waupaca | A. S. Hutchinson. |
| ▲Whitehall*●† Tr'mpealeau | H. A. Anderson. |
| Whitewater*●†. Walworth | JAMES G. KESTOL. |
| Winneconne*●† Win'bago | J. D. Rush. |
| Wittenberg*●†..Shawano | Goodrick & Goodrick. |
| Wonewoc*●†.....Juneau | A. S. Carter. |

## WYOMING.

| Town and County. | Name. |
|---|---|
| ▲Basin.....Bighorn | See Sheridan. |
| ▲Buffalo*†.....Johnson | T. P. HILL. |
| Carbon*●† ..... Carbon | See Rawlins. |
| ▲Casper*●†..... Natrona | E. D. Norton. |
| ¶▲Cheyenne*●†... Laramie | JOHN W. LACEY. Attorney for and refer to Stock Growers Nat. and First Nat. banks. |
| " ..... " | E. W. MANN. In general practice. Collections promptly attended to. |
| ▲Douglas*●†.....Converse | Charles F. Maurer. |
| ▲Evanston*●†.....Uintah | CLARK & BEARD. |
| ▲Green River*●† Sw'twater | See Rock Springs. |
| ▲Lander*●†..... Fremont | James S. Vidal. |
| ▲Laramie*●†..... Albany | JOHN H. SYMONS. |
| Lusk*●†..... Converse | D. E. Goddard. |
| ▲Newcastle*●†..... Weston | M. B. Camplin. |
| ▲Rawlins*●†..... Carbon | CHATTERTON & FISHBACK. |
| Rock Springs*●†Sw'tw't'r | D. A. Revvill |
| ▲Sheridan*●†.....Sheridan | J. G. HUNTER. |
| ▲Sundance*.....Crook | H. A. Alden. |
| Thermopolis ..... Bighorn | See Sheridan. |
| Wheatland*●† ... Laramie | See Cheyenne. |

## BRITISH COLUMBIA.

| Town and County. | Name. |
|---|---|
| Ainsworth†.... Kootenay | See Nelson. |
| Balfour†.....Kootenay | See Nelson. |
| Chilliwack*†.. Chilliwack | See New Westminster. |
| Ft. Steele†.....Kootenay | See Nelson. |
| Greenwood City*....Yale | See Rossland. |
| Kamloops*●†.....Yale | F. J. Fulton. |
| Kaslo*●† ..... Kootenay | See Nelson. |
| Nakusp●† ..... Kootenay | See Nelson. |
| Nanaimo*●†...Vancouver | W. A. MACDONALD. |
| Nelson*●†.....Kootenay | R. W. HANNINGTON. |
| New Denver*●† Kootenay | See Nelson. |
| New Westminster*●† New Westminster | G. E. CORBOULD. |
| Pilot Bay ..... Kootenay | See Nelson. |
| Revelstoke*●† . Kootenay | See Nelson. |
| Robson●†..... Kootenay | See Nelson. |
| Rossland*●†.... Kootenay | DALY & HAMILTON. |
| Salmo●..... Kootenay | See Nelson. |
| Sandon●† ..... Kootenay | See Nelson. |
| Slocan City.....Kootenay | See Nelson. |
| Trail●.....Kootenay | See Nelson. |
| Vancouver*●† New Westminster | RUSSELL & RUSSELL. Solicitors for Bank of British North America. |
| " ..... " | WILSON & SENKLER. Solicitors for Bank of Montreal and Dominion Government. |
| Vernon*●†.....Yale | W. MAURICE COCHRANE. |
| Victoria*●†.....Victoria | McPHILLIPS, WOOTTON & BARNARD. |
| Ymir●..... Kootenay | See Nelson. |

## MANITOBA.

| Town and County. | Name. |
|---|---|
| Birtle*●†..... Shoal Lake | C. J. Mickle. |
| Boissevain*●† Tu'e-M'nt'n | Norman P. Buckingham. |
| Brandon*●†..... Brandon | COLDWELL & COLEMAN |
| Carberry*●†..... Norfolk | G. Barrett. |
| Carman*●† ..... Dufferin | F. A. Brown. |
| Cypress River*●† Marqu'e | See Winnipeg. |
| Dauphin●†..... Marquette | See Winnipeg. |
| Deloraine*●†Turtle Mou'n | J. A. Mather. |
| Emerson*●† ..Manchester | See Winnipeg. |
| Gladstone*●† Westbourne | George Claxton. |
| Glenboro*●†.....Norfolk | See Winnipeg. |
| Gretna*●†.....Manchester | See Winnipeg. |
| Hamiota●† ..... Marquette | See Winnipeg. |
| Hartney*●†.....Selkirk | G. St. J. Hallen. |
| Holland*●† .....Norfolk | See Winnipeg. |
| Killarney*●†..... | See Winnipeg. |
| Manitou*●†.....Dufferin | W. F. Ellis. |
| McGregor*●†.....Norfolk | See Carberry. |
| Miami*●† .....Selkirk | See Winnipeg. |
| Minnedosa*●† .Minnedosa | Alex. Stewart. |
| Morden*●† .....Dufferin | See Carman. |
| Neepawa*●†Beaut'l Plains | Howden & Howden. |
| Oak Lake*●† .....Selkirk | See Hartney. |
| Pilot Mound*●†Rock Lake | See Winnipeg. |
| Portage la Prairie*●†P.laP | W. J. COOPER. |
| Rapid City*●† .Minnedosa | Carss & Nelles. |
| Selkirk*† ..... Lisgar | See Winnipeg. |
| Souris*●†.....Brandon | See Brandon. |
| Stonewall*●† ..Rockwood | See Winnipeg. |
| St. Pierre.....Selkirk | See Winnipeg. |
| Treherne*●† ..... Norfolk | See Winnipeg. |
| Virden*●†.....Dennis | Goulton & Singer. |
| Wawanesa●†.....Brandon | See Brandon. |
| Winkler.....Lisgar | See Winnipeg. |
| Winnipeg*●† .....Selkirk | MACDONALD, TUPPER, PHIPPEN & TUPPER. Solicitors for The Bank of Montreal, The Bank of British North America, and The Merchants Bank of Canada. |

## MIQUELON.

| Town and County. | Name. |
|---|---|
| St. Pierre ..... | A. Behaghel. |

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▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

## NEW BRUNSWICK.

| Town and County. | Name. |
|---|---|
| Bathurst*† ....Gloucester | Gilbert & Gilbert. |
| Campbellton*▲†..Rest'che | See St. John. |
| Chatham*▲† .Northumb'd | Warren C. Winslow. |
| Dorchester*▲† Westmor'd | M. G. Teed. |
| Edmundston*▲†..Victoria | John G Stevens. |
| Fredericton*▲†.....York | ARTHUR R. SLIPP. |
| Hartland*▲†.....Carleton | See Woodstock. |
| Hillsboro*▲† .....Albert | See Moncton. |
| Kingston*† .....Kent | See St. John. |
| Moncton*▲† .Westmorel'd | S. W. PALMER. |
| New Castle*▲† .N'thuml'd | A. A. Davidson. |
| Sackville*▲† Westmorel'd | A. B. Copp. |
| Shediac*▲† Westmorland | See Sackville. |
| St. Andrews*▲† .Charlotte | F. H. Grimmer. |
| St. John*▲†.....St. John | ALEXANDER P. BARNHILL. |
| St. Stephen*▲†..Charlotte | J. G. Stevens, Jr. |
| Sussex▲† .....Kings | White, Allison & King. |
| Woodstock*▲†...Carleton | J. Norman W. Winslow. |

## NEWFOUNDLAND.

| | |
|---|---|
| Harbor Grace ..... | See St. Johns. |
| St. Johns ..... | CHARLES H. HUTCHINGS. |

## NORTHWEST TERRITORIES.

| | |
|---|---|
| Battleford*† ....Sas'k'h'n | See Prince Albert. |
| Calgary*▲† ..Alberta Dist. | P. McCARTHY. |
| Edmonton*▲†AlbertaDist. | BECK & EMERY. |
| Ft.Qu'Appelle† Assinib'ia | See Regina. |
| Grenfell*▲† ....Assiniboia | W. Peel. |
| Indian Head*▲† Assiniboia | See Regina. |
| Lethbridge*▲† Alb'taDist. | Conybeare & Galliher. |
| McLeod*▲† ..... Alberta | Haultain & Mackenzie. |
| Moose Jaw*▲† Assini'ia D. | See Regina. |
| Moosemin*▲† Assini'ia D. | See Regina. |
| PrinceAlbert*†. Sas'h'n D. | See Regina. |
| Qu Appelle*Assiniboia D | A. D. Dickson. |
| Regina*▲†Assiniboia Dist. | HAMILTON & JONES. |
| So.Edmonton* ....Alberta | See Calgary. |
| Whitewood*▲† Assiniboia | R. H. Wyssman. |
| Yorkton*▲†.....Assiniboia | See Regina. |

## NOVA SCOTIA.

| | |
|---|---|
| Acadia Mines*†.Colch'ter | See Truro. |
| Amherst*▲†..Cumberland | TOWNSEND & ROGERS. |
| Annapolis Royal*▲† A'p'is | I. J. Ritchie. |
| Antigonish*▲† Antigonish | J. F. Wall. |
| Barrington*▲†...Shelburne | See Shelburne. |
| BarringtonPassage,Shelb. | See Shelburne. |
| Berwick*▲†.....Kings | See Kentville. |
| Bridgetown*▲†.Annapolis | T. D. Ruggles & Sons. |
| Bridgewater*▲†.Lunenb'g | H. T. Ross. |
| Canning*▲† .....Kings | See Kentville. |
| Canso*†.....Guysboro | See Antigonish. |
| Dartmouth*▲†.... Halifax | B. A. Weston. |
| Digby*▲†.....Digby | Frank Jones. |
| Glace Bay...Cape Breton | Chisholm & Crowe. |
| Guysborough*†..Guya'ro' | Joseph A. Fulton. |
| Halifax*▲† .....Halifax | ALFRED WHITMAN. |
| " ..... " | BORDON, RITCHIE & CHISHOLM. |
| Kentville*▲† ..... Kings | Shaffner & Robertson. |
| Liverpool*▲† ..... Queens | John George Pyke. |
| Lockport*†..... Shelburne | E. M. Bill. |
| Londonderry▲†Colchester | See Truro. |
| Lunenburg*▲† Lunenburg | Charles W. Lane. |
| Maitland*†.....Hants | G. W. Corbett. |
| Middleton*▲†...Annapolis | W. G. Parsons. |
| New Glasgow*▲†.. Pictou | Fraser, Jennison & Graham. |
| North Sydney*▲†C.Breton | Murray & MacKenzie. |
| Oxford*▲† ...Cumberland | See Amherst. |
| Parrsboro*▲† Cumberland | See Amherst. |
| Pictou*▲† .....Pictou | E. M. MACDONALD. |
| PortHawkesb'y*Invern'ss | George O. Forsyth. |
| Port Hood*† ....Inverness | Samuel Macdonald. |
| Shelburne*▲†....Shelburne | N. W. White. |
| Sherbrooke*▲†... Guysboro | W. D. R. Cameron. |
| Shubenacadie*▲† ....Hants | See Windsor. |
| Springhill▲ ..Cumberland | See Amherst. |
| Stellarton*▲†.....Pictou | See Pictou. |
| Sydney*▲† ...Cape Breton | A. J. G. MacECHEN. |
| Truro*▲†.....Colchester | Hugh MacKenzie. |
| Westville*▲† ..... Pictou | See Pictou. |
| Weymouth*▲† .....Digby | J. A. Gerrerson. |
| Windsor*▲† ..... Hants | JOHN W. OUSELY. |
| Wolfville*▲†.....Kings | E. Sidney Crawley. |
| Yarmouth*▲† ..Yarmouth | GEORGE BINGAY. |

## ONTARIO.

| | |
|---|---|
| Acton*▲† .....Halton | See Georgetown. |
| Alexandria*▲† .Glengarry | A. L. Smith. |
| Alliston*▲† ..... Simcoe | McCarthy & Duncan. |
| Almonte*▲† ..... Lanark | Greig & Jamieson. |
| Alvinston*▲† ..Lambton | Hannah & Burnham. |
| Amherstburg*▲†....Essex | D. R. Davis. |
| Arkona*† .....Lambton | See Alvinston. |
| Arnprior*▲†.....Renfrew | Dulmage & Burwash. |
| Arthur*▲†.....Wellington | M. M. McMartin. |
| Athens*▲†.....Leeds | W. A. Lewis. |
| Aurora*▲† ..... York | T. H. Lennox. |
| Aylmer▲† .....Elgin | Miller & Backhouse. |
| Ayr*▲† .....Waterloo | See Galt. |
| Barrie*▲†.....Simcoe | McCARTHY, PEPLER & McCARTHY. |
| Beaverton*▲†.....Ontario | T. Earnest Godson. |
| Beeton*▲† ..... Simcoe | See Alliston. |
| Belleville*▲†.....Hastings | F. E. O'FLYNN. |
| Berlin*▲†.....Waterloo | A. Miller. |
| Blenheim*▲† ..... Kent | R. H. Thompson. |
| Blyth*▲† ..... Huron | A. S. Dickson. |
| Bothwell*▲†..... Kent | George L. Taylor. |
| Bowmanville*▲† .Durham | J. Keith Galbraith. |
| Bracebridge*▲†..Muskoka | Thomas Johnson. |
| Bradford*▲†.....Simcoe | Mark Scanlon. |
| Brampton*▲† ..... Peel | R. H. Pringle. |
| Brantford*▲† .....Brant | BAIRD & HENDERSON. |
| Brigden*▲† .....Lambton | See Sarnia. |
| Brighton*▲† .No'umberl'd | W. H. Harris. |
| Brockville*▲† ..... Leeds | BROWN & FRASER. |
| Brussels*▲† .....Huron | G. F. Blair. |
| Burlington*▲† ..... Halton | E. H. Cleaver. |
| Campbellford*▲† N'hm'l'd | D. J. Lynch. |
| Cannington*▲† ...Ontario | A. J. Sinclair. |
| Carleton Place*▲† Lanark | C. McIntosh. |
| Cayuga*▲†.....Haldimand | Colter & Goodman. |
| Chatham*▲† .....Kent | WILSON, KERR & PIKE. |
| Catsworth*▲† .....Grey | See Owen Sound. |
| Chesley*▲† ..... Bruce | O. A. Langley. |
| Chippawa*▲† .... Welland | See Niagara Falls. |
| Clarksburg*▲† ..... Grey | See Thornburg. |
| Clifford*▲†.... Wellington | See Harriston. |
| Clinton*▲†.....Huron | W. Braydon. |
| Cobourg*▲†N'th'umberl'd | FRANK M. FIELD. |
| Colborne*▲† N'thumberl'd | W. L. Payne. |
| Collingwood*▲†... Simcoe | HY. ROBERTSON. |
| Comber*▲† ..... Essex | See Essex. |
| Cornwall*▲†.... Stormont | MACLENNAN, LIDDELL & CLINE. |
| Creemore*▲†..... Simcoe | See Barrie. |
| Dashwood..... Huron | R. H. Collins. |
| Deseronto*▲† ... Hastings | See Belleville. |
| Drayton*▲†... Wellington | A. S. Lown. |
| Dresden*▲†..... Kent | J. W. Sharpe. |
| Dundalk*▲†..... Grey | James Lamon. |
| Dundas*▲† ... Wentworth | T. H. A. BEGUE. |
| Dunnville*▲†.. Haldimand | W. D. Swayze. |
| Durham*▲†..... Grey | J. P. Telford. |
| Dutton*▲† ..... Elgin | See Aylmer. |
| Elmira*▲† ..... Waterloo | R. V. Clement. |
| Elmvale*▲† ..... Simcoe | Stewart & Boys. |
| Elora*▲†..... Wellington | See Arthur. |
| Embro*▲†..... Oxford | See Woodstock. |
| Essex*▲†..... Essex | E. A. Wisner. |
| Exeter*▲†..... Huron | Elliott & Elliott. |
| Fenelon Falls*▲† Victoria | McLaughlin & McDcarmid. |
| Fergus*▲†.....Wellington | Monro & Fosken. |
| Flesherton*.....Grey | Lucas & Wright. |
| Florence*▲† .... Lambton | See Sarnia. |
| Forest*▲† .....Lambton | Wm. J. Porte. |
| Fort William*▲† Thunder Bay Dist. | See Port Arthur. |
| Galt*▲† ..... Waterloo | TURNBULL & BARRIE. |
| Gananoque*▲† ..... Leeds | W. B. Carroll. |
| Georgetown*▲†.....Halton | Mathieson & McLeod. |
| Glencoe*▲†.....Middlesex | Stuart, Stuart & Ross. |
| Goderich*▲†.....Huron | CAMERON, HOLT & HOLMES. |
| Grand Valley*▲† Dufferin | See Shelburne. |
| Gravenhurst*▲† Muskoka | B. H. Ardagh. |
| Grimsby*▲† ..... Lincoln | G. W. Meyer. |
| Guelph*▲†.....Wellington | A. H. M'DONALD. |
| Hagersville*▲† Haldimand | S. Lindsey. |
| Hamilton*▲†.. Wentworth | NESBITT, GOULD & DICKSON. |
| Hanover*▲† ..... Bruce | See Owen Sound. |
| Harriston*▲†..Wellington | A. G. Campbell. |
| Harrow*▲†..... Essex | See Essex. |
| Hastings*▲† N'thumberl'd | See Peterboro. |
| Hawkesbury*▲†..Prescott | O'BRIAN & HALL. |
| Hensall*▲†.....Huron | See Seaforth. |
| Hespeler*▲† .... Waterloo | See Galt. |
| Highgate*▲†..... Kent | J. Gillis. |
| Huntsville*▲†... Muskoka | See Bracebridge. |
| Ingersoll*▲† .....Oxford | HEGLER & HEGLER. |
| Iroquois*▲†..... Dundas | J. G. Harkness. |

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| Town and County. | Name. |
|---|---|
| Keewatin*•† ... R'ny R.D. | H. A. Langford. |
| Kemptville*•†.. Grenville | T. K. Allen. |
| Kincardine*•†..... Bruce | James McPherson. |
| Kingston*•†... Frontenac | SMYTHE & LYON. |
| Kingsville*•† ..... Essex | W. A. Smith. |
| Lakefield*•†... Peterboro | See Norwood. |
| Leamington*•†..... Essex | Hanna & Cowan. |
| Lindsay*•†..... Victoria | T. STEWART. |
| Listowel*•†..... Perth | J. L. Darling. |
| London*•†..... Middlesex | GIBBONS, MULKERN & HARPER. |
| Lucan*•† ..... Middlesex | Wm. McDiarmid. |
| Lucknow*•†..... Bruce | P. V. Malcomson. |
| Lynden*•† ... Wentworth | See Brankford. |
| Madoc*•†..... Hastings | Wm. Cross. |
| Markdale*•†..... Grey | P. McCullough. |
| Markham*•†..... York | Lawrence & Ormiston. |
| Marmora* ..... Hastings | See Belleville. |
| Mattawa*•† .... Nipissing | See North Bay. |
| Meaford*•† ..... Grey | Corley & Hayward. |
| Merrickville*•† Greenville | A. E. Baker. |
| Midland*•†..... Simcoe | John Roe. |
| Mildmay*•†..... Bruce | See Kincardine. |
| Millbrook*•† .... Durham | R. Ruddy. |
| Milton*•† ..... Halton | J. W. Elliott. |
| Milverton*•†..... Perth | See Listowel. |
| Mitchell*•†..... Perth | Dent & Thompson. |
| Morrisburg*•†.... Dundas | F. Tyrrell. |
| Mount Forest*•†. Wel'ton | R. O. Kilgour. |
| Napanee*•† ..... Lennox | WILSON & WILSON. |
| Newcastle*•†.... Durham | See Bowmanville. |
| New Hamburg*†. W't'rl'o | William Millar. |
| New Market*•†..... York | Robt. Moore. |
| Niagara Falls*•†. Welland | FRASER & WOODRUFF. |
| North Bay*•†.... Nipissing | BROWNING & LEASK. |
| Norwich*•†..... Oxford | See Woodstock. |
| Norwood*•†.....Peterboro | W. A. F. Campbell. |
| Oakville*•†..... Halton | See Toronto. |
| Oil Springs*•†...Lambton | Dawson & Greenizen. |
| Orangeville*•† .. Dufferin | W. L. Walsh. |
| Orillia*•†..... Simcoe | S. S. Robinson. |
| Orono*†..... Durham | See Bowmanville. |
| Oshawa*•†..... Ontario | C. A. JONES. |
| Ottawa*•†..... Carleton | BISHOP & SMITH. |
| Otterville*•†..... Oxford | See Woodstock. |
| Owen Sound*•†..... Grey | Kilbourn & Kilbourn |
| Paisley*•†..... Bruce | Hector Cowan. |
| Palmerston*•† Wellington | See Lucan. |
| Paris*•†..... Brant | Goodon J. Smith. |
| Parkdale*•†..... York | Douglas & Murray. |
| Parkhill*•† .... Middlesex | E. Goodman. |
| Parry Sound*•†McDoug'll | Pirie & Stone. |
| Pembroke*•†.... Renfrew | J. H. Burritt. |
| Penetanguishene*† Simc'e | Thompson & Hewson |
| Perth*•†..... Lanark | F. A. Hall. |
| Peterboro*•†...Peterboro | HALL & HAYES. |
| Petrolia*•† ..... Lambton | Moncruff & Gansby. |
| Pickering*•†..... Ontario | See Oshawa. |
| Picton*•†. Prince Edward | P. C. McNee. |
| Pt. Arthur*•† Th'r Bay Dis. | A. S. Wink. |
| Port Colborne*•† Welland | Harcourt & Cowper. |
| Port Elgin*•†..... Bruce | Wm. Burgess. |
| Port Hope*•† .....Durham | CHISHOLM & CHISHOLM. |
| Port Perry*•† .... Ontario | H. L. Ebbels. |
| Port Rowen*•†...Norfolk | See Simcoe. |
| Prescott*•† .....Grenville | F. J. French. |
| Preston*•† ..... Waterloo | C. R. Hanning. |
| RatPortage*•† Rainy R. Dis | Boyce & Bearsto. |
| Renfrew*•†..... Renfrew | James Craig. |
| Richmond Hill*†.... York | A. G. J. Lawrence. |
| Ridgetown*•† ..... Kent | W. E. Gundy. |
| Ripley*•† ..... Bruce | See Kincardine. |
| Rodney*•†..... Elgin | H. Falconer Jell. |
| Sarnia*•†..... Lambton | GURD & KITTERMASTER. |
| SaultSte. Marie*•† Alg'aD. | H. C. Hamilton. |
| Schomberg*† ..... York | See Toronto. |
| Seaforth*•† ..... Huron | J. McBeat. |
| Shelburne*•†..... Dufferin | G. M. Vance. |
| Simcoe*•† ..... Norfolk | Tisdale, Tisdale & Reid. |
| Smith's Falls*•†...Lanark | Lavell & Farrell. |
| Stayner*•†..... Simcoe | W. W. Campbell. |
| St. Catharines*•† . Lincoln | COLLIER & YALE. |
| St. George*•† ..... Brant | See Paris. |
| Stirling*•† ..... Hastings | See Belleville. |
| St. Marys*•†..... Perth | E. W. Harding. |
| Stouffville*•†..... York | C. RUSSELL FITCH. |
| Stratford*•† ..... Perth | IDINGTON & ROBERTSON. |
| Strathroy*•† ...Middlesex | J. Folinsbee. |
| St. Thomas*•† ..... Elgin | MACDOUGALL & ROBERTSON. |
| Sudbury* ..... Nipissing | See North Bay. |
| Sunderland*•†.... Ontario | See Oshawa. |
| Tara*•† ..... Bruce | C. E. Start. |
| Teeswater*•† ..... Bruce | J. J. Stephens. |
| Thamesville*•† ..... Kent | See Ridgetown. |
| Thedford*•† .... Lambton | See Sarnia. |
| Thornbury*•†..... Grey | Wilson & Dyre. |
| Thorold*•†..... Welland | COLLIER & BURSON. |
| Tilbury*..... Kent | N. Mills. |
| Tilsonburg*•†..... Oxford | J. CARRUTHERS. |
| Toronto*•† ..... York | BLAKE, LASH & CASSELS. Solicitors for Canadian Bank of Commerce. |
| " ..... " | CLUTE, MACDONALD, MACINTOSH & McCRIMMON. Cable address "Macks." References: Dominion Bank, Sun Life Assurance Co., Provincial Trusts Co. |
| " ..... " | CROMBIE, WORRELL & GWYNNE. Solicitors for Bank of Montreal. |
| " ..... " | R. E. KINGSFORD. Special attention paid to Collections and Patents. |
| Toronto Junction*†. York | See Toronto. |
| Tottenham*•†..... Simcoe | See Barrie. |
| Trenton*† .....Hastings | A. Forbes. |
| Tweed*•† .....Hastings | See Belleville. |
| Unionville*•†..... York | See Toronto. |
| Uxbridge*•† ..... Ontario | S. S. Sharpe. |
| Vankleek Hill*•† Prescott | F. W. Thistlewaite. |
| Walkerton*•† ..... Bruce | H. P. O'Connor. |
| Walkerville*•†.....Essex | See Essex. |
| Wallaceburg*•† ..... Kent | John S. Fraser. |
| Waterford*•† ....Norfolk | See Hagersville. |
| Waterloo*•† .... Waterloo | See Berlin. |
| Watford*•†..... Lambton | Alexander Saunders. |
| Welland*•†..... Welland | Raymond & Cohoe. |
| Westport*•† ..... Leeds | See Brockville. |
| Whitby*•† ..... Ontario | David Ormiston. |
| Wiarton*•† ..... Bruce | Jacob & Gordon. |
| Winchester*•† .... Dundas | S. S. Reveler. |
| Windsor*•†..... Essex | CLEARY & SUTHERLAND |
| Wingham*•†..... Huron | J. A. Morton. |
| Woodbridge*•† ..... York | See Toronto. |
| Woodstock*•† .... Oxford | FINKLE & MULLEN. |
| Woodville*•† .... Victoria | See Lindsay. |
| Wyoming*•† .... Lambton | See Watford. |
| Zurich*•† ..... Huron | See Clinton. |

## PRINCE EDWARD ISLAND.

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|---|---|
| Charlottetown*•† Queens | M. & D. C. McLeod. |
| Montague Bridge*† Kings | See Charlottetown. |
| Souris*†..... Kings | See Charlottetown. |
| Summerside*•†.... Prince | McDonald & Martin. |

## QUEBEC.

| | |
|---|---|
| Beauharnois*•† Beauh'ois | Seers & Laurendeau. |
| Bedford*•†.... Missisquoi | See Cowansville. |
| Berthier en Haut*•Berth'r | V. Allard. |
| Buckingham*•†... Ottawa | F. A. Baudry. |
| Chambly*•†..... Chambly | See Montreal. |
| Chicoutimi*•† Chicoutimi | L. G. Belley. |
| Coaticook*•†... Stanstead | G. H. St. Pierre. |
| Cookshire*•†... Compton | See Sherbrooke. |
| Cowansville*•†. Missisquoi | Baker & Giroux. |
| Danville*•† .... Richmond | See Richmond. |
| Farnham*•† ... Missisquoi | See Cowansville. |
| Fraserville†..... Tenita | S. C. RIOU. |
| Granby*•†..... Shefford | See Waterloo. |
| Hochelaga*† .. Hochelaga | See Montreal. |
| Hull*•† ..... Ottawa | J. M. McDOUGALL. |
| Huntingdon*•† . Hunt'don | See Beauharnois. |
| Iberville*•†..... Iberville | See St. Johns. |
| Joliette*•†..... Joliette | J. A. Renaud. |
| Lake Megantic† Compton | J. A. Thibodeau. |
| L'Assomption*† L'As'pt'n | J. E. Faribault. |
| Lachine*•†. Jacq's Cartier | See Montreal. |
| Lachute*•†.... Argenteuil | See St. Jerome. |
| L'Epiphanie*•† L'Ass'pt'n | See Laurentides. |
| La Prairie*•†...La Prairie | See Montreal. |
| Laurentides*† Assumption | R. T. Beaudoin. |
| Levis*•†..... Levis | Belleau, Stafford & Belleau. |
| Longueuil*•†..... Ch'mbly | See Montreal. |

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|---|---|
| Louiseville*•† Maskino'ge | A. L. Desaulniers. |
| Magog*•† ..... Stanstead | See Stanstead. |
| Marieville*•†..... Rouville | H. G. Paulin. |
| Montreal*•†... Hochelaga | BROSSEAU, LAJOIE & LACOSTE. 7 Place d'Armes. (Long Dist. Tel. Bell, Main 3142.) Business transacted in English and French. Attorneys for Hochelaga Bank and Jacques-Carter Bank. References: Carter, Hughes & Dwight, Attys., New York, and Brosseau & Co., Brokers, Chicago. |
| " ..... " | CHARBONNEAU & PELLETIER. Offices, New York Life Building. Solicitors for Ville-Marie Bank and Garand, Terroux & Co., Bankers. |
| " ..... " | McGIBBON, CASGRAIN, RYAN & MITCHELL. Canada Life Bldg. Solicitors for Pullman's Palace Car Co., Merchants Bank of Halifax, and Royal Trust Co. |
| Nicolet*•† ..... Nicolet | See Three Rivers. |
| Papineauville•†... Ottawa | See Hull. |
| Plessisville†.....Megantic | LAURIER & LAVERGUE. |
| Pt.St.Charles*•† Hoch'aga | See Montreal. |
| Quebec*•†.....Quebec | REDARD & DECHENE, 23 St. Louis Street. |
| Richmond*†... Richmond | Henry Aylmer. |
| Riviere du Loup*•†Tem'ta | See Fraserville. |
| Roberval*•†...Chicoutimi | See Chicoutimi. |
| Sherbrooke*•† Sherbro'ke | WHITE, CATE & WELLS. |
| Sorel*•†.....Richelieu | Wurtele & La Croix. |
| Stanbridge† E. Missisquoi | Z. V. Cornell. |
| Stanstead*•†...Stanstead | M. F. Hackett. |
| St. Cesaire*•†.... Rouville | See Montreal. |
| St. Cunegonde Hochelaga | See Montreal. |
| Ste. Anna de la Perade*•† Champlain | See Quebec. |
| Ste. Marie*.....Quebec | See Three Rivers. |
| Ste.ThereseDeBl'inv'le*•† Terrebonne | See Montreal. |
| St. Francois*•†DeLaBe'ce | See Montreal. |
| St. Francois-du-Lac Yamaska | See Nicolet. |
| St. Henri*•†... Hochelaga | See Montreal. |
| St. Hyacinthe*•†St. Hy'he | FONTAINE, ST. JACQUES & FONTAINE. |
| St.JeanBaptisteHochel'ga | See Montreal. |
| St. Jerome*•† Terrebonne | C. J. de Martigny. |
| St. Johns*•†.... St. Johns | Paradis & Chasse. |
| St. Johns Suburb*Quebec | See Quebec. |
| St.LaurentJacq'sCartier | See Montreal. |
| St. Remi*•† .. Napierville | D. Monet. |
| St. Roch de Quebec*†Que. | HAMEL, TESSIER & TESSIER. |
| St. Sauveur*..... Quebec | A. Cariveau. |
| Three Rivers*•†St.Mau'ce | F. N. Martel. |
| Valleyfield*•† Beauharn's | See Beauharnois. |
| Victoriaville.* Athabaska | Crepeau & Crepeau. |
| Waterloo*•†..... Shefford | Charles J. Nutting. |
| Westmount†...Hochelaga | See Montreal. |

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